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Postmaster General.

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HENRY WARD BEECHER, Editor.

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Premiums received on Marine Risks, from 1st January, 1871, to 31st December 1871	$5,415,477 51
Premiums on Policies not marked off 1st January, 1871	2,033,075 18
Total amount of Marine Premiums	$7,446,432 69

No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.

Premiums marked off from 1st January, 1871, to 31st December, 1871	$5,375,799 24
Losses paid during the same Period	$2,225,980 03
Returns of Premiums and Expenses	$955,211 84

The Company has made the following Assets, viz.:

United States and State of New York Stock, City, Bank, and other Stocks	$8,343,240 00
Loans secured by Stocks and otherwise	3,359,050 00
Real Estate and Bonds and Mortgages	217,500 00
Interest, and sundry notes and claims due the Company, estimated at	326,322 41
Premium Notes and Bills Receivable	2,446,361 01
Cash in Bank	271,345 01
Total amount of Assets	$14,806,812 37

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A dividend of Forty Per Cent. is declared on the net earned premiums of the Company, for the year ending 31st December, 1871, for which certificates will be issued on and after Tuesday, the Second of April next. By order of the Board,

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NO man can measure his duty by the laws of society; for the laws of society put all men on a level. They cannot do otherwise. But God, in giving you his commands, recognizes the fact that some have more capacity than others. Every man must take his laws of duty and character from what he has in himself; and he must do it with the perpetual understanding that his obedience to those laws is to go to excess, rather than fall short of what they require. Self-excusatory natures, who are asking all the time, "How little can I do of what the law requires without reaching its penalty?" come short of their duty. True men are those who act from a plenary inspiration, and who do right to the utmost of their power, for the sake of the right itself, and to please God. A man is not a full man who goes only as high as the laws of society require him to go. A full man is one who, when he has done what society requires of him, puts as much more as he can upon himself. A man must be as just as society requires him to be, and then as much more just as he is capable of being. But can a man be more than just? Yes.

Take another quality. A man must be as benevolent as morality requires him to be; but he can be more than that, a great deal.

Our Master, in one place, says, "Let him that giveth give with simplicity," and in another place he says, "Give not grudgingly, for God loveth a cheerful giver." So benevolence is not only being willing to give, but it is giving with gladness. Many persons give their gifts as one landlord gives stale beer, not with a sparkle or bubble on it, but flat. Other persons give their gifts as another landlord gives beer that foams, and every particle of which is pervaded with fixed air. (Beer is good for illustration, if it is not good for anything else; and in that sense I will use it.)

How do men give? It is often from a sense of shame. It is the fear of loss of reputation, frequently, that impels the gift. Charity is often dragged out of a man. We shut a man up, as it were, in the house of his excuses; we put a reason here and a reason there, like so many constables to keep him from running out at the back door; and when we have him thus secured, we go in and push him, and push him, and push him, till by and by he surrenders, gasping, like a man overcome in a fight, and says, "Well, well, I give up." Under such circumstances men disgorge; and afterwards they call it "charity." They give grudgingly; but *the Lord loves a cheerful giver*—a man who, when he gives, makes the gift fragrant with his manhood, so that it shall be a pleasure of memory.

You have not fulfilled the law of mercy when you have merely given an external adhesion to it. You must fulfill it with a willing heart, which not only sends the blessing for the sake of the thing done, but sends it also for the sake of pleasing yourself.

Why is it, do you suppose, when an artist sits down to the piano, and fingers the keys, that he shrinks every time he strikes a certain string? It is because that string is out of tune. Well, what of it? It hurts him. If you were to hit him on the head, it would not hurt him any more than the discord which is produced when he strikes that key hurts him. It goes against the sense of music that is in him. Now, a man should be so attuned to every moral element that it hurts him when there is a discord between any one of them and the others.

* From a Sermon entitled "Morality not Enough," published in *Plymouth Pulpit*, Vol. IX., No. 16. *Plymouth Pulpit* (weekly pamphlet issue of H. W. Beecher's sermons) is published by J. B. FORD & CO., New York. If taken together, with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

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WHEN the train is stopped, you shall see the engineer spring off from the locomotive, and, with his long-necked can, oil the machinery at every point, so that the oil shall run in at all the joints. We look at him and at the engine, and admire them. But we never say a word to the oil, or about it. And yet, the engine, and what it does by its strength, are largely dependent upon the lubrication which the oil brings.

Now, there are lubricators among men, who keep the machinery of society oiled, so as to prevent its joints from wearing, and its journals from heating. He is a benefactor who introduces great improvements in the processes of society; but there are men who prevent the friction which would otherwise be produced by its working. Such a man I consider one who is thoroughly good-natured. A man who carries a disposition that is characterized by thorough good-nature, tends to make others good-natured. Other people take from us what we carry to them; and if you go in an irritable mood to your breakfast, you will probably find another person who is irritable over against you; and the irritability will be there because you carried it. If you are cold, these around you will shiver. If you are good-natured, men will be apt to know it, and to respond to your good-nature. Men are as much perceived that carry good-nature in society, as spice-wood is that carries sweet odors. God bless good-natured men, and multiply the number of them! There is no danger of there being too many men who are not easily irritated, who look on the bright side of things, and who tend to solace—men that you can cushion on, and not touch the hard angles of an exacting, conscientious spirit—men who, in ship, or house, or store, or shop, are so sweet that they suggest the more genial, the kindlier aspects of human life.

I would not have all the world good-natured. I would not have good-nature to be the only and supreme grace; and there is no danger of its being so—not the least. But where there are so many other sterling qualities, we need lubrication. And blessed are they that move around about in society so as to lubricate it.

* From a Sermon entitled "Unconscious Influence," published in *Plymouth Pulpit*, Vol. IX., No. II. *Plymouth Pulpit* (weekly pamphlet issue of H. W. Beecher's sermons) is published by J. B. FORD & CO., New York. If taken together, with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

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WHEN we undertake to judge of the qualities of matter, and bring our lower and physical faculties to bear upon them, there are certain processes by which we evidence facts or existences to ourselves; but when we apply the other part of our mind—our higher faculties—to knowledge of other kinds of truth, we are conscious that they act under a different law, or in accordance with a different state of facts.

For example, if you wish to know how many marbles there are in a peck measure, you can sort them out and count them. You can separate them, and estimate their number. Wishing to know the contents of that peck measure, you count out a thousand marbles, and you say that there are so many. And you have found out that fact by the application of a physical faculty—the sense of number. But suppose a man should put in your hand a music-book, and ask you to give an opinion of the music in it, could you count it? Is it the province of arithmetic to interpret music? You are conscious that another faculty comes to you when you undertake to judge of music; and the moment you are asked what the music in that book is, you say, "I must hear it before I can answer your question." It is not music to you until you hear it; and when you hear, it is not music to you by any process of reasoning. You cannot tell why it is music to you. Music has a faculty of its own. That faculty knows by intuition what is music, and accepts it.

It is a standing jest, that some person read Milton's *Paradise Lost* to a mathematician, who said, "Well, what does it prove?" As if the best poetry had to prove something! As if it appealed to the reasoning faculties! As if it did not go above men, and behind them, into another court!

All through life we apply different modes of evidence; and when we come to the truth, we come to it in different ways. Matters of mirth are not to be determined by the reason. Matters of beauty are not to be determined by the physical senses. The physical senses may be the portals through which an apprehension of beauty comes; but a mental condition, a feeling, is subject to a law of its own, independent of any rational faculty, or any power of ratiocination.

I do not undertake to say that the property in human faculties of discerning the truth which belongs to each faculty, is perfect; that it is always reliable; that it needs no auxiliary; that it ought not to be analyzed and played about by the reason; but this I say: that every single one of the faculties, to a greater degree as you ascend in the scale, has a certain intuition which belongs to its sphere. It is called *intuition*, for want of a better name—this inherent power by which, more or less clearly, each faculty is able to determine the things which belong to it.

It is by this interior force that men recognize moral qualities in each other, which are invisible. No man sees justice. He may see actions which justice produces, but he does not see the thing itself. The cause which excites the actions exists independent of those actions. We see actions which men call generous; but the sense or feeling of generosity lies back of the actions. Delicacy, frankness, love, wisdom—these are invisible things. The actions which they inspire may be visible, but the qualities are invisible. We judge of them, we have an intuition of them, because they answer to certain corresponding qualities in our own selves.

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We come to a knowledge of Christ by shaping ourselves into his nature. We do not come to know Christ by gathering together arguments from physical science, nor by grouping texts out of the written word of God: we come to a knowledge of Christ by a personal experience of those qualities which inhere in him, and which, in power, constitute his divinity. He who has in himself a moral quality which corresponds to that which is in Jesus Christ, and has great sensibility in it, will have a knowledge of Jesus Christ, of God in Christ, or of the Eternal Father, as the case may be.

*From a Sermon entitled "True Knowledge of God," published in *Plymouth Pulpit*, Vol. IX., No. 18. *Plymouth Pulpit* (weekly pamphlet issue of H. W. Beecher's sermons) is published by J. B. FORD & CO., New York. If taken together with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

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Interest, and sundry notes and claims due the Company, estimated at	409,903 18
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Real Estate and Bonds and Mortgages,	217,000 00
Interest, and sundry notes and claims due the Company, estimated at	409,903 18
Premium Notes and Bills Receivable	2,755,374 14
Cash in Bank	265,098 81
Total amount of Assets	$15,571,206 13

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next.

The outstanding certificates of the issue of 1869, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next, from which date all interest thereon will cease. The certificate to be produced at the time of payment, and cancelled.

A dividend of Fifty Per Cent. is declared on the net earned premiums of the Company, for the year ending 31st December, 1872, for which certificates will be issued on and after Tuesday the First of April next.

By order of the Board,

J. H. CHAPMAN, Secretary.

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As stated in my Catalogue, **all my seed is sold under three warrants, 1st:** *That all money sent shall reach me.* **2d:** *That all seed ordered shall reach the purchaser.* **3d:** *That my seeds shall be fresh and true to name.*
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A NOBLE LIFE.*

BY H. W. BEECHER.

NOT a great while ago there was born in Great Britain a charming soul—not particularly one of genius, but one rounded out into symmetry, with great beauty of nature and great beauty of character. Born in a Christian family, and with sufficient wealth to make life eminently desirable, full of gratification and joy; with tastes that allied her (for it was a woman) to nature—for there was nothing in nature that did not concern her, all its aspects and moods and contents found in her a sympathizer—she found herself drawn toward the poor of her parish, and her joy was in relieving them, rather than in playing the lady and receiving attentions. And little by little she felt that her mission was to look after the poor: and especially she felt in herself the movements of compassion toward those who were sick. Although her hands were tender, and her way of life never necessitated work on her part, she took work upon herself. Finding that this was more and more a passion of her soul, and hearing that there was a school for the training of nurses in Germany, she went abroad: she exiled herself from home; and there, literally, she became a servant—for that was the probationary requirement of the institution; and she learned to scrub the floor, to cleanse the rudest vessels, to set the table, and to do the work of menials. Thus, through months and months, she worked herself up gradually to service by the bedside, and to taking more responsible duties. She submitted herself with the most absolute willingness to be sent anywhere that the superintendent chose to send her. She spent perhaps a year or two in this training institution, in order that she might learn how to take care of the sick. And on returning to London she began in hospitals to practise self-devotion to the poor and needy. She, full of intelligence and knowledge, with an exquisite sense of beauty, much given to humor, seeing things in the divine light of mirth, full of freshness, eminently fit to adorn any station in society, gave herself, because it was her joy, to the taking care of the sick. She gave herself to hospital service. After some further probationary experience, and after refusing, with great distrust of her own qualifications, to take charge of a hospital, at length she was almost forced to take charge of one; and speedily she was transferred to Liverpool, where she was made superintendent of a hospital and workhouse combined, whose affairs, for a considerable period of time, she administered with extreme wisdom. At last, taking contagion from the patients whom she served, she gave up her sweet and beautiful life, a sacrifice in the ministry of benevolence.

This is what I call humility. This noble Agnes Jones (her life is written, and it ought to be in every household: it is fit to be printed in letters of gold)—she, with everything that life had to offer her, looked upon herself, and said, "I am not too good, all that is in me is not too good, to be laid down in the service of the poor, and the sick, and the needy." That is humility.

Christian brethren, when you again read, in the Word of God, the injunctions to humility, I pray you, lay aside your former notions, so superficial, so erroneous, and take on this larger conception of what it is to be humble—to be humble as Christ was, who, being in the form of God, thought it not robbery to be equal with God; who knew what was the effulgent power that was in him; and yet emptied himself of his reputation, and became a man, and, being humbled as a man, accepted death, and the most ignominious of all known deaths, the death of the cross, that he might give life to the world. There is your Master!

He is a follower of Christ who lowers himself, and knows how to make himself the voluntary slave of his fellow-men. He is Christ-like—not the man of the Catechism, not the man of the Bible, not the man of the pulpit or the church, but the man who knows how to bow himself down so that the poor may lie upon his back, and has strength to lift himself so as to lift them with him. He is a follower of Him who once was buried beneath the earth, but now buoys up the earth, and yet shall carry the universe by the power of his self-sacrificing love, and rejoices in the ineffable glory of the future.

* From a Sermon entitled "The Nature and Power of Humility," in No. 19, Vol. IX., of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & CO., New York. Yearly price, $3. If taken together with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

DIED.

DEPARTMENT OF STATE, WASHINGTON, D. C., January 31, 1873.

Information has been received at this Department from Mr. John A. Wolf, the Deputy Consul of the United States at Minatitlan, Mexico, of the death, on the —— of December, 1872, at the river Tonala, Mexico, of —— SEYMOUR, Master of the Brig "Henry Perkins."

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HENRY WARD BEECHER, Editor.

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Premiums received on Marine Risks, from 1st January, 1872, to 31st December, 1872	$5,918,019 95
Premiums on Policies not marked off 1st January, 1872	2,070,659 45
Total amount of Marine Premiums	$7,988,679 40
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.	
Premiums marked off from 1st January, 1872, to 31st December, 1872	$5,776,518 70
Losses paid during the same period $2,389,844 82	
Returns of Premiums and Expenses $1,055,707 63	

The Company has the following Assets, viz.:

United States and State of New-York Stock, City, Bank and other Stocks	$8,443,750 00
Loans secured by Stocks, and otherwise	3,480,100 00
Real Estate and Bonds and Mortgages,	217,000 00
Interest, and sundry notes and claims due the Company, estimated at	409,903 18
Premium Notes and Bills Receivable	2,755,374 14
Cash in Bank	265,098 81
Total amount of Assets	$15,571,206 13

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For Every Subscriber

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$500 IN PREMIUMS.

B. K. BLISS & SONS'

NEW AND CHOICE VEGETABLES.

IMPORTANT TO POTATO GROWERS.

TWO NEW POTATOES!

EXTRA EARLY VERMONT.—Earliest Potato Known.

Seven to Ten Days Earlier than the celebrated Early Rose. **Enormously Productive** and of excellent flavor. ☞ *Price, $1 per pound; four-pound package, $3—by mail postpaid.*

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An Enormous Cropper, of Fine Quality, ripening a few days later than the Early Rose. Yielded the past season, with ordinary field culture, at the rate of **826 Bushels to the Acre!** ☞ *Price, $3 per pound—by mail postpaid.*

Orders for either of the above varieties, accompanied by the cash, will be booked as soon as received, and executed in rotation, **while the stock lasts,** as soon as the weather will permit.

Being satisfied of the superiority of the two new varieties of Potatoes offered by us this Spring, **THE EXTRA EARLY VERMONT, AND COMPTON'S SURPRISE,** we hereby offer the following prizes to those who shall grow the largest quantity from **one pound of the Seed,** (**purchased from us, with ordinary farm culture.**

For the largest quantity of EXTRA EARLY VERMONT from one pound of Seed,	**$100 00**
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For the third largest..........	**50 00**
For the fourth largest..........	**25 00**
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For the third largest..........	**50 00**
For the fourth largest..........	**25 00**

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TWO NEW TOMATOES.

THE "ARLINGTON."

Early, Solid, and Enormously Productive. Originated by H. Dwight Smith, Esq., of Arlington, Va., and is a cross between the *Early Smooth Red* and *Fejee.* Fruit of perfect form, smooth, bright red color, *very solid,* having small seed-cells and **no hard core at the center,** being of the same delicate texture and brilliant color throughout. Ripens with the earliest. **Fruit often weighing 24 to 26 ounces** with ordinary field culture. Enormously productive, and of excellent flavor. Stands the drought better than any other variety. ☞ *Price, 25 cts. per packet; 5 packets for $1.*

The following certificates will show what is thought of this variety in its native locality:

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This season I have a new and exceedingly valuable squash, new varieties of corn, three fine melons, and other choice new vegetables for my customers.

My business is to supply, what every good farmer is anxious to get, the *very best* of vegetable seed. I grow a hundred and fifty kinds on my four seed farms, right under my own eye, *making new vegetables a specialty.* Besides importing their choicest varieties from European growers. A fine selection of flower seed, home-grown and imported, will also be found in my Catalogue, which will be sent *free* to all applicants.

As stated in my Catalogue, all my seed is sold under three warrants, 1st: *That all money sent shall reach me.* 2d: *That all seed ordered shall reach the purchaser.* 3d: *That my seeds shall be fresh and true to name.*

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FINE CHANDELIERS

For Parlors, Libraries and Dining Rooms,

and every style of Brackets for chambers.

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FELLOWS, HOFFMAN & CO.,

631 & 633 BROADWAY, NEW YORK.

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LICHTNING SAWS.

Awarded the Medal of the American Institute, 1872.

A Challenge of $500, toward expense of a public test, to prove that the Lightning Saws excel all others in Speed, Ease, and Simplicity, has been offered since 1870, and has never been accepted. More than 100,000 Lightning Saws were sold during during the year 1872, the purchasers of which testify to their superior merits.

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Where the Hardware Trade do not sell the Lightning Saw, I will send a 6-foot cross-cut and a buck saw-blade on receipt of $6.

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Sole Proprietor and Manufacturer.

Over 15,000,000 Square Feet now in use.

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The "ASBESTOS ROOFING" is adapted for steep or flat roofs, in all climates. Also manufacturer of

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The best non-conductor, and the lightest and most economical covering for **Hot Air** and **Steam Pipes, Boilers, Oil Stills,** &c., whether housed or exposed to the weather.

Asbestos Cement and Roof Coating, for repairing and restoring old roofs.

These materials are prepared ready for use and can be easily applied.

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SHOT GUNS, (Single Barrel).

(Same system as the Rifle), PRICE $3.50,

Including one Shell and Loader.

MUZZLE LOADERS, $6.00.

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Cut this out and send for Illustrated Price-List.

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TWENTY-FIFTH ANNUAL REPORT

OF THE

PENN MUTUAL

LIFE INSURANCE COMPANY

OF PHILADELPHIA,

No. 921 Chestnut Street.

ASSETS, JANUARY 1, 1872, at cost.....$3,791,622 79

RECEIPTS.

Premiums received in 1872....	$884,640 48	
Interest received.....	243,107 02	
		1,127,748 50
		$4,919,371 29

DISBURSEMENTS.

Losses paid on 91 lives, amounting to.....	$305,000 00	
Surrendered and Canceled Policies.....	41,184 18	
Expenses, Salaries, Medical Examiners' Fees, etc.....	43,216 63	
Commissions paid to Agents, Traveling Expenses, etc..	66,834 54	
Advertising and Printing...	6,508 60	
City and State Taxes, Licenses, etc.....	15,965 33	
Re-insurance paid.....	2,574 50	
Dividends allowed Policy-holders.....	467,484 95	
		$1,010,368 73
Assets at cost.....		$3,909,002 56
Assets at market value, as below.		$4,130,643 15

ASSETS.

$100,000 United States 5 per cent. 10-40 Registered Loan.		
71,000 United States 6 per cent. 5-20 Registered Loan, 1867.....		
75,000 United States 6 per cent. Registered Loan, 1881		
180,000 Philadelphia City 6 per cent. Loan. No tax..		
9,000 Pittsburg City 6 per cent. Loan.....		
36,000 Alleghany Co. 6 per cent. Loan.....		
12,000 Alleghany Co. 5 per cent. Loan. No tax..		
30,000 St. Louis City 6 per cent. Loan.....		
10,000 Louisville City 6 per cent. Loan.....		
30,000 Canton City 10 per cent. Water Bonds.....		
100,000 Pennsylvania Railroad 6 per cent. General Mortgage Bonds.....		
50,000 Reading Railroad 7 per cent. Mortgage Bonds, 1911.....		
50,000 Reading Railroad 7 per cent. Bonds, 1893.....		
50,000 Lehigh Valley Railroad 7 per cent. Bonds.....		
50,000 United Canal and Railroad 6 per cent. Bonds		
50,000 West Chester Railroad 7 per cent. Bonds.....		
10,000 Harrisburg Railroad 6 per cent. Bonds.....	$1,238,979 25	
60,000 Susquehanna Canal Priority 6 per cent. Bonds		
25,000 American Steamship Co. 6 per cent. Bonds.....		
100,000 Masonic 7 3-10 per cent. Loan.....		
17,000 Lehigh Coal and Navigation 6 per cent. Gold Bonds.....		
200 Shares Lehigh Coal and Nav. Co. stock.....		
500 Shares Northern Central Railroad stock.....		
100 Shares Western National Bank stock.....		
209 Shares Commercial National Bank stock.....		
50 Shares Girard National Bank stock.....		
425 Shares Corn Exchange National Bank stock..		
50 Shares Mechanics' Bank of St. Louis.....		
250 Shares Delaware Mutual Safety Ins. stock.....		
212 Shares Girard Life Ins. Annuity and Trust Co.		
76 Shares North American Bank stock.....		
Cash on hand and in Trust Companies.....	123,729 77	
Mortgages, Ground Rents, and Real Estate.....	1,650,331 24	
Premium Notes, secured by Policies.....	663,091 17	
Loans on Collaterals.....	79,159 70	
Deferred Payments due Company, less cost of collection.....	49,274 76	
Scrip Dividends held by Company.....	284,969 53	
Interest on Loans due and accrued.....	41 167 73	
Assets, Jan. 1st, 1873.....		$4,130,643 15
Amount required to re-insure the risks of the Company at 4 per cent. interest.....		$3,128,894 25
Policy claims due in 1873.....		83,750 00
Number of Policies in force Jan. 1st, 1873.....		7,067
Amount at risk.....		$22,781,848 50

At a meeting of the Board of Trustees, held on the 14th inst., the following named officers were duly elected to serve for the ensuing year:

SAMUEL C. HUEY, President.
SAMUEL E. STOKES, Vice-President.
H. S. STEPHENS, Second Vice-President.
JAMES WIER MASON, Actuary.
HENRY AUSTIE, Secretary.

MEDICAL EXAMINERS:
EDWARD HARTSHORNE, M.D.
EDWARD A. PAGE, M.D.

SOLICITOR:
HENRY C. TOWNSEND.

And at a meeting held on the 21st inst., they resolved to receive all outstanding scrip in payment of premiums or in reduction of premium notes the current year, and decided to divide the surplus upon the last year's business among the holders of PARTICIPATING POLICIES upon the CONTRIBUTION PLAN, applicable to reduce the premiums upon the Policies as they are renewed when the annual premium falls due.

HENRY AUSTIE, Secretary.

28th Annual Report

OF THE

NEW YORK

LIFE INSURANCE COMPANY.

OFFICE,

346 and 348 BROADWAY,

JAN. 1, 1873.

AMOUNT OF NET CASH ASSETS, Jan. 1, 1872.....$18,689,747 36

Income.

Premium and annuities.....	$6,308,900 62	
Interest received and accrued.....	1,206,506 43—	7,515,407 05
Total.....		$26,205,154 41

Disbursements.

Losses by death....	$1,408,519 87	
Dividends and return premiums on canceled policies.	2,263,392 07	
Life annuities, matured endowments and re-insurance..	50,606 56	
Commissions, brokerages, and agency expenses.....	540,975 95	
Advertising, and physicians' fees..	111,631 71	
Taxes, office and law expenses, salaries, printing, revenue stamps, etc.....	255,185 49	4,630,311 65
Total.....		$21,574,842 76

Assets.

Cash in Trust Co., in bank and on hand,	$2,242,746 64	
Invested in United States, New York State, and other Stocks (market value $4,227,397 83), cost.....	4,140,518 95	
Invested in New York City Bank Stocks (market value $46,827 50), cost.....	41,549 00	
Real Estate.....	1,768,174 14	
Bonds and mortgages (secured by real estate valued at $26,000,000 00, buildings thereon insured for over $11,000,000, and the Policies assigned to the Company as additional collateral security)....	11,390,534 23	
Loans on existing Policies (the reserve held by the Company on these Policies amounts to $4,069,991 51).....	986,244 08	
Quarterly and semi-annual premiums due subsequent to Jan. 1, 1873.....	591,405 51	
Premiums on existing Policies in course of transmission and collection (estimated reserve on these Policies, $800,000, included in liabilities).....	272,484 75	
Amounts due from agents	29,033 08	
Interest accrued to Jan. 1, 1873.....	112,152 33—	$21,574,342 75
ADD		
Excess of market value of securities over cost.....		92,157 30
Cash Assets, Jan. 1, 1873,		$21,667,000 14

APPROPRIATED AS FOLLOWS:

Amount of adjusted losses due subsequent to January 1, 1873.....	$281,542 00	
Amount of reported losses awaiting proof, etc.....	192,670 00	
Amount reserved for reinsurance on existing policies, insuring $117,621,753 21 participating insurance (at four per cent. Carlisle net premium)—$1,000,852 65, non-participating (at five per cent. Carlisle net premium)	19,413,926 46	
Balance of return premium of 1872, payable during the year 1873.....	131,436 76—	$20,024,575 22
Divisible Surplus,		$1,642,424 92

From the undivided surplus of $1,642,424 92 the Board of Trustees has declared a reversionary dividend available on settlement of next annual premium, to participating Policies, proportioned to their contribution to surplus. The cash value of such reversion may be used on settlement of premiums, if the policy-holder so elect.

During the year 8,910 Policies have been issued, insuring $27,606,373 61.

(Continued on top of next column.)

(Continued from preceding column.)

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MORRIS FRANKLIN, President of the New York Life Insurance Company.
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EDWIN HOYT (Hoyt, Sprague & Co., Dry Goods), 100 Franklin St.
H. B. CLAFLIN (H. B. Claflin & Co., Dry Goods), corner Church and Worth Sts.
J. F. SEYMOUR (J. F. Seymour & Co.), 78 Warren Street.
CORNELIUS R. BOGERT, M.D., 8 St. Mark's Place.
WILLIAM H. BEERS, Vice-President of the New York Life Insurance Company.

MORRIS FRANKLIN, President.
WILLIAM H. BEERS, Vice-President and Actuary.

THEODORE M. BANTA, Cashier.
D. O'DELL, Superintendent of Agencies.
CORNELIUS R. BOGERT, M.D., } Medical
GEORGE WILKES, M.D., } Examiners.
CHARLES WRIGHT, M.D., Assistant Medical Examiner.

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Branch Offices, { 291 MONTAGUE ST., Brooklyn. 106 BROADWAY, " E. D.

Capital, . . .	$1,000,000 00
Surplus, . . .	1,284,251 97
Assets, Jan. 1, 1873,	$2,284,251 97

GEO. T. HOPE, President.
CYRUS PECK, Sec'y.

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HENRY WARD BEECHER, Editor.

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INSURANCE.

1873.

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NEWARK, N. J.

Statement, Jan. 1, 1873.

Balance as per statement, Jan. 1, 1872			$23,241,795 89
Received for premiums during the year 1872		$5,344,168 51	
Received for interest during the year 1872		1,524,116 18	
Received for annuities during the year 1872		770 99	
Total Receipts for '72			$6,869,055 68
Paid claims by death	$1,911,444 72		
Paid endowments	40,301 11		
Paid surrendered Policies	286,024 98		
Paid advertising and printing	64,004 90		
Paid contingent expenses	85,845 91		
Paid postage and exchange	11,081 49		
Paid taxes and internal revenue	84,644 00		
Paid commissions to agents	406,942 88		
Paid physicians' fees	20,882 22		
Paid annuities	1,465 70		
Paid return premiums	1,660,426 00	4,573,063 91	2,296,991 77
			$25,537,787 58

ASSETS.

Cash on hand	$503,717 94	
Real Estate	149,062 38	
United States Securities	1,551,500 00	
State, City, and County Bonds	6,135,800 00	
Bonds and Mortgages	10,224,362 79	
Loans on Policies in force	6,852,970 90	
Loans on Scrip	1,455 41	
Due for Premiums in course of transmisson	118,978 25	$25,537,787 58
Interest due and accrued	$534,681 88	
Premiums due and not yet received, on issues principally of November and December, (of this sum $150,000 has since been received, Jan. 15, 1873)	438,681 95	973,363 83
Total Assets, Jan. 1, 1873		$26,512,151 41

Ratio of expenses to income (excluding taxes), 8.57 *per cent.*

The Dividend of Return Premiums declared by the Directors in 1872 will be paid to the assured, as their Premiums fall due in 1873, in conformity with the rules of the Company.

DIRECTORS.

LEWIS C. GROVER,	NEHEMIAH PERRY,
HENRY MCFARLAN,	JOSIAH O. LOW,
A. S. SNELLING,	JOSEPH A. HALSEY,
RANDALL H. GREENE,	H. N. CONGAR,
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H. N. CONGAR, Vice-President.
EDWARD A. STRONG, Sec'y.
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SAMUEL H. LLOYD,
State Agent Eastern District of New York,
No. 137 Broadway, New York.

INSURANCE.

28th Annual Report
OF THE
NEW YORK
LIFE INSURANCE COMPANY.

OFFICE,

346 and 348 BROADWAY,

JAN. 1, 1873.

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Total		$26,205,154 41
Disbursements.		
Losses by death	$1,408,519 87	
Dividends and return premiums on canceled policies	2,263,392 07	
Life annuities, matured endowments and re-insurance	50,606 56	
Commissions, brokerages, and agency expenses	540,975 95	
Advertising, and physicians' fees	111,631 71	
Taxes, office and law expenses, salaries, printing, revenue stamps, etc	255,185 49	4,630,311 65
Total		$21,574,842 76
Assets.		
Cash in Trust Co., in bank and on hand, $2,242,746 64		
Invested in United States, New York State, and other Stocks (market value $4,227,397 83), cost	4,140,518 95	
Invested in New York City Bank Stocks (market value $46,827 50), cost	41,549 00	
Real Estate	1,768,174 14	
Bonds and mortgages (secured by real estate valued at $26,000,000 00, buildings thereon insured for over $11,000,000, and the Policies assigned to the Company as additional collateral security)	11,200,534 23	
Loans on existing Policies (the reserve held by the Company on these Policies amounts to $4,009,991 51)	986,244 08	
Quarterly and semi-annual premiums due subsequent to Jan. 1, 1873	501,405 51	
Premiums on existing Policies in course of transmission and collection (estimated reserve on these Policies, $800,000, included in liabilities)	272,484 75	
Amounts due from agents	29,033 08	
Interest accrued to Jan. 1, 1873	112,152 33—	$21,574,342 75
ADD		
Excess of market value of securities over cost		92,157 30
Cash Assets, Jan. 1, 1873,		$21,667,000 14

APPROPRIATED AS FOLLOWS:

Amount of adjusted losses due subsequent to January 1, 1873	$281,542 00	
Amount of reported losses awaiting proof, etc	192,670 00	
Amount reserved for reinsurance on existing policies, insuring $117,621,753 21 participating insurance (at four per cent. Carlisle net premium)—$1,000,852 65, non-participating (at five per cent. Carlisle net premium)	19,413,926 46	
Balance of return premium of 1872, payable during the year 1873	131,436 76—	$20,024,575 22
Divisible Surplus,		$1,642,424 92

From the undivided surplus of $1,642,424 92 the Board of Trustees has declared a reversionary dividend available on settlement of next annual premium, to participating Policies, proportioned to their contribution to surplus. The cash value of such reversion may be used on settlement of premiums, if the policy-holder so elect.

During the year 8,910 Policies have been issued, insuring $27,096,273 61.

(*Continued on top of next column.*)

(*Continued from preceding column.*)

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WM. A. BOOTH (Booth & Edgar), 100 Wall St.
GEORGE A. OSGOOD (Banker), 35 Broad St.
HENRY BOWERS, (Banker), 36 Broad St.
CHAS. L. ANTHONY (Anthony & Hall, Dry Goods), 61 Leonard St.
SANFORD COBB, President Eagle Fire Insurance Company, 71 Wall st.
EDWARD MARTIN (Cragin & Co., Provisions), 400 West Twelfth St.
EDWIN HOYT (Hoyt, Sprague & Co., Dry Goods), 100 Franklin St.
H. B. CLAFLIN (H. B. Claflin & Co., Dry Goods), corner Church and Worth Sts.
J. F. SEYMOUR (J. F. Seymour & Co.), 78 Warren Street.
CORNELIUS R. BOGERT, M.D., 8 St. Mark's Place.
WILLIAM H. BEERS, Vice-President of the New York Life Insurance Company.

MORRIS FRANKLIN, President.
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Entirely Mutual.

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It has made dividends annually to its members since the year 1843, inclusive.
It is managed economically. Selects its risks carefully. Pays its losses promptly, and is liberal in its requirements generally.
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Cash Assets, Jan. 1, 1873 ..... $886,540 40
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TRAVELERS
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No Experiment, but an Established Institution.

Assets,	$4,000,000
Income,	1,350,000
Surplus to Policy Holders, N. Y. Standard,	991,558 93

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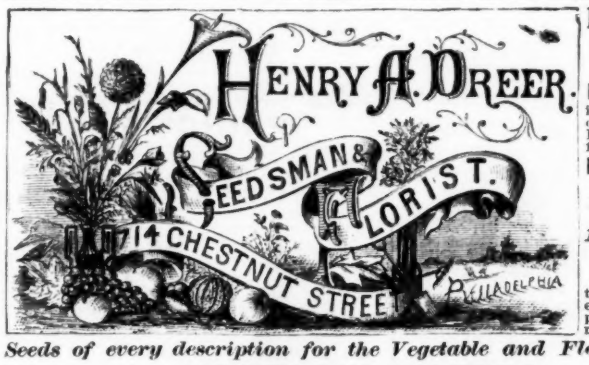

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28th Annual Report

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JAN. 1, 1873.

AMOUNT OF NET CASH ASSETS, Jan. 1, 1872.....$18,689,747 36

Income.

Premium and annuities.....	$6,308,900 62	
Interest received and accrued.....	1,206,506 43—	7,515,407 05
Total.....		$26,205,154 41

Disbursements.

Losses by death....	$1,408,519 87	
Dividends and return premiums on canceled policies.	2,263,392 07	
Life annuities, matured endowments and re-insurance..	50,606 56	
Commissions, brokerages, and agency expenses.....	540,975 86	
Advertising, and physicians' fees..	111,631 71	
Taxes, office and law expenses, salaries, printing, revenue stamps, etc.....	255,185 49	4,630,311 65
Total.....		$21,574,842 76

Assets.

Cash in Trust Co., in bank and on hand,	$2,242,746 64	
Invested in United States, New York State, and other Stocks (market value $4,227,397 83), cost.....	4,140,518 96	
Invested in New York City Bank Stocks (market value $46,827 50), cost.....	41,549 00	
Real Estate.....	1,768,174 14	
Bonds and mortgages (secured by real estate valued at $26,000,000 00, buildings thereon insured for over $11,000,000, and the Policies assigned to the Company as additional collateral security).....	11,390,534 23	
Loans on existing Policies (the reserve held by the Company on these Policies amounts to $4,009,991 51).....	986,244 08	
Quarterly and semi-annual premiums due subsequent to Jan. 1, 1873.....	591,405 51	
Premiums on existing Policies in course of transmission and collection (estimated reserve on these Policies, $800,000, included in liabilities).....	272,484 75	
Amounts due from agents.....	29,093 08	
Interest accrued to Jan. 1, 1873.....	112,152 33—	$21,574,342 75
ADD		
Excess of market value of securities over cost.....		92,157 39
Cash Assets, Jan. 1, 1873,		$21,667,000 14

APPROPRIATED AS FOLLOWS:

Amount of adjusted losses due subsequent to January 1, 1873.....	$281,542 00	
Amount of reported losses awaiting proof, etc.....	122,670 00	
Amount reserved for reinsurance on existing policies, insuring $117,621,753 21 participating insurance (at four per cent. Carlisle net premium)—$1,000,862 65, non-participating (at five per cent. Carlisle net premium)	19,413,936 46	
Balance of return premium of 1872, payable during the year 1873.....	131,436 76—	$20,024,575 22
Divisible Surplus,		$1,642,424 92

From the undivided surplus of $1,642,424 92 the Board of Trustees has declared a reversionary dividend available on settlement of next annual premium, to participating Policies, proportioned to their contribution to surplus. The cash value of such reversion may be used on settlement of premiums, if the policy-holder so elect.

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(Continued on top of next column.)

(Continued from preceding column.)

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NEW YORK, January 24th, 1873.

The Trustees, in conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st December, 1872:

Premiums received on Marine Risks, from 1st January, 1872, to 31st December, 1872.....	$5,918,019 95	
Premiums on Policies not marked off 1st January, 1872.....	2,070,659 45	
Total amount of Marine Premiums.....	$7,988,679 40	
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.		
Premiums marked off from 1st January, 1872, to 31st December, 1872.....	$5,776,518 70	
Losses paid during the same period.....	$2,389,844 82	
Returns of Premiums and Expenses.....	$1,055,707 63	
The Company has the following Assets, viz.:		
United States and State of New-York Stock, City, Bank and other Stocks...	$8,443,750 00	
Loans secured by Stocks, and otherwise.....	3,480,100 00	
Real Estate and Bonds and Mortgages,	217,000 00	
Interest, and sundry notes and claims due the Company, estimated at.....	409,903 16	
Premium Notes and Bills Receivable..	2,735,574 14	
Cash in Bank.....	265,068 81	
Total amount of Assets.....	$15,571,206 13	

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next.

The outstanding certificates of the issue of 1869, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next, from which date all interest thereon will cease. The certificate to be produced at the time of payment, and cancelled.

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By order of the Board,
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Only a baby, just a week old;
What are you here for, only to scold?

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Lots o' big folks have been little like me.

'Ain't dot any hair! 'es I have too;
'Spose'n I haven't, dess it tood grow.

Not any teeth—wouldn't have one;
Don't det my dinner by gnawing a bone.

What am I here for? 'at pretty mean;
Who's dot a better right, 't ever you seen?

What am I doot for, did you say?
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'Tourse I squall sometimes, sometimes I bawl,
They dassant spank me, 'cause I'se so small.

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'N if you only could, you'd be one too.

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Receipts in 1872	$6,869,055 68
Return Premiums or Dividends	1,660,426 00
Paid Claims by Death	1,911,442 72
Surplus	3,511,690 58
Premium Receipts since organization	49,761,262 00
Interest do. do. do.	10,724,086 29
Paid Losses and Endowments	13,230,439 37
do. Dividends or Return Premiums	12,973,843 13
Number Policies in force	39,425
Amount Insured	133,006,000 00

Average Expenses to Income, excluding Taxes in 1872, 8.57 per cent.

The results of its business show that of the entire receipts the Company retain 43.22 per cent. as an insurance fund and surplus, that 47.67 per cent. has been returned to members or their families for losses, return premiums and surrendered Policies; and that only 10.11 per cent. has been expended for all other purposes. These results are more favorable to the insured than those presented by any other company in the world. It is strictly mutual, issues all the approved kinds of policies at the lowest rates sanctioned by experience, and furnishes insurance at its exact cost by its equitable division of surplus made annually or added to Policies.

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JNO. A. NICHOLS, 2d Vice-Pres't.
GEO. F. SNIFFEN, Secretary.

TWENTIETH ANNUAL REPORT.

JANUARY 1, 1873.

Net Assets, January 1, 1872		$6,726,047 79
INCOME, 1872,		
From Premiums	$2,731,083 42	
" Interest and Rents	426,028 34	3,157,111 76
		$9,883,159 55
DISBURSEMENTS:		
Paid Death Claims	$867,954 73	
" Matured Endowments, Dividends, Surrendered and Lapsed Policies	1,568,650 87	
Total paid Policy Holders	$2,436,605 60	
Dividend on Stock	7,085 00	
Commissions, Taxes, Legal and Medical Fees	257,046 50	
Rent, Furniture, Re-insurance, Stationery, and Office Expenses	67,534 33	
Salaries	50,750 45	2,819,021 88
Net Assets, January 1, 1873		$7,064,137 67
As follows:		
Real Estate—cost	$260,650 32	
Stocks and Bonds—cost	462,974 65	
Loans on Collaterals	82,008 00	
Loans on Bonds and Mortgages	2,465,413 38	
Cash on hand and in Bank	38,164 18	
Premium Loans	3,746,973 74	
Furniture, and all other Assets in possession	7,953 40	
		$7,064,137 67
Add:		
Accrued Interest and Rents	$176,342 17	
Unpaid and Deferred Premiums	607,085 14	
Commuted Commissions	188,161 12	
Due from Agents	18,580 40	
Profit on Investments	45,584 40	1,035,753 23
Gross Assets, January 1, 1873		$8,099,890 90
LIABILITIES:		
Reserve on all outstanding Policies, Dec. 31, 1872, American 4½ per cent	$6,763,486 29	
Losses reported not yet due	187,914 39	
Capital Stock	100,000 00	7,051,397 68
Surplus		**$1,048,493 22**

RATIO OF EXPENSE [*including taxes*] TO TOTAL INCOME, **12-10.**

CHARLES M. HIBBARD, Actuary.

WANTED,—The NEW YORK LIFE INSURANCE COMPANY, Nos. 346 & 348 Broadway, desires the services of a few first-class BUSINESS MEN to act as SOLICITORS in the Metropolitan District. Those who heretofore have not been engaged in the business of life insurance are preferred.

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ARMURE CHALLIE, PERCALES,
CAMELS' HAIR SERGES AND CLOTHS,
INDIA CASHMERES AND FRENCH SERGES,
SELF-COLORS IN SATIN STRIPE SERGES,
ENGLISH and FRENCH STRIPED POPLINS,
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BORDERED CAMBRICS, LAWNS AND ORGANDIES,
Etc., Etc.

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LOWEST MARKET PRICES.

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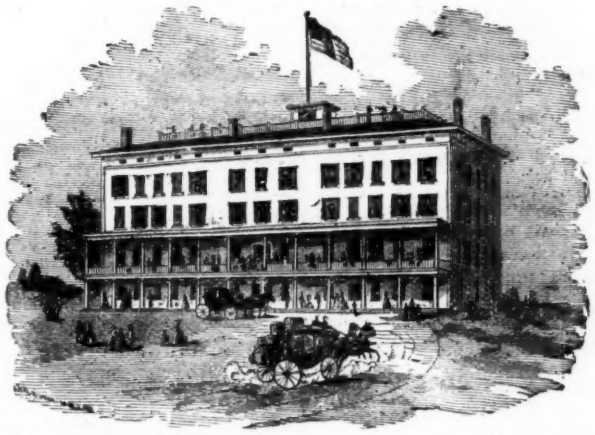

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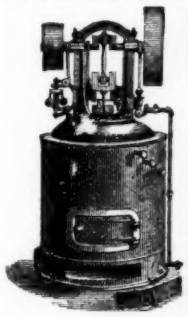

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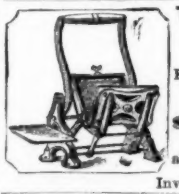

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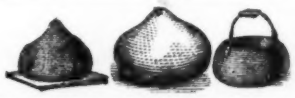

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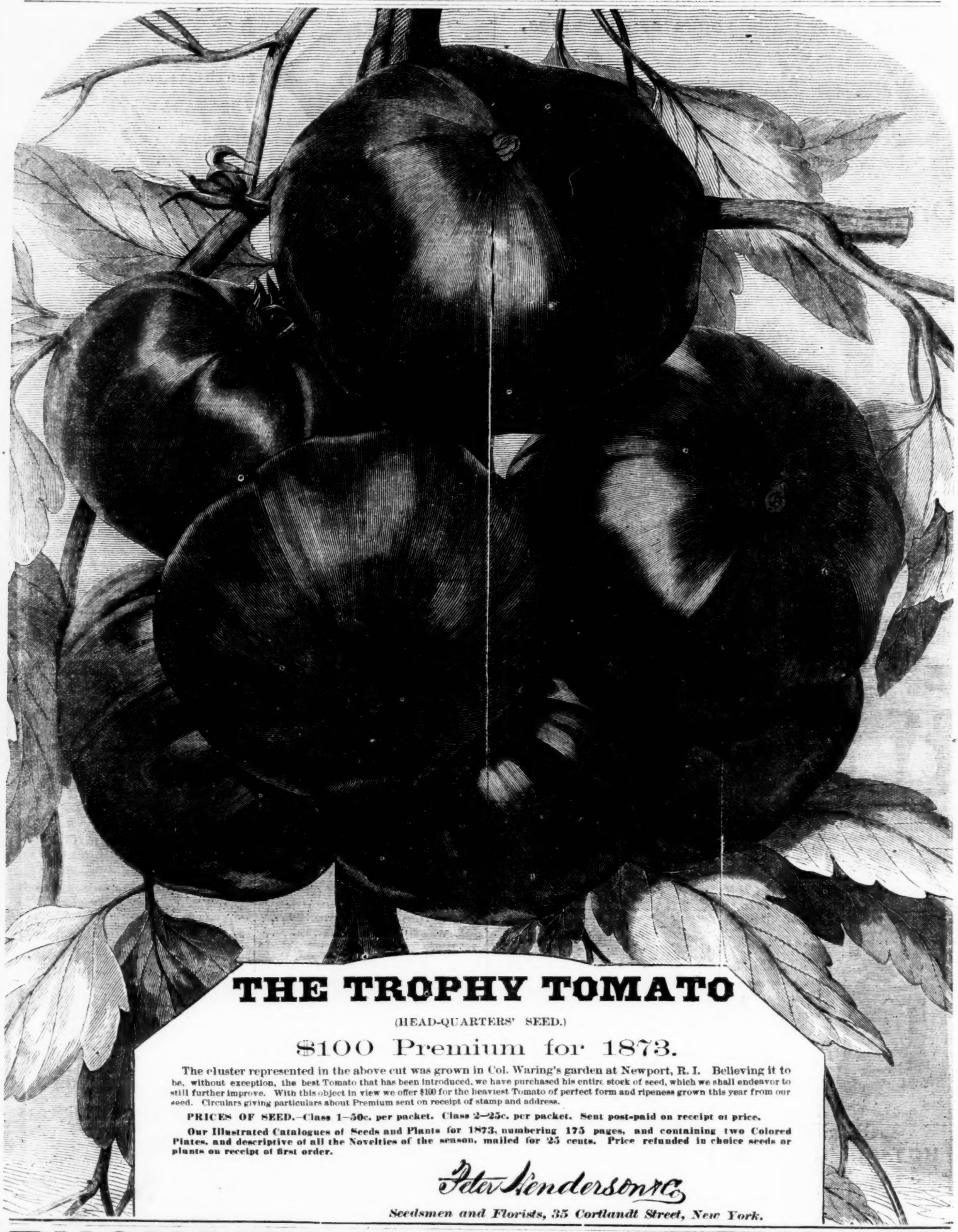

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HENRY WARD BEECHER, Editor.

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INSURANCE.

28th Annual Report

OF THE

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OFFICE,

346 and 348 BROADWAY,

JAN. 1, 1873.

AMOUNT OF NET CASH ASSETS, Jan. 1, 1872.....$18,689,747 38

Income.

Premium and annuities.....	$6,308,900 62	
Interest received and accrued.....	1,206,506 43—	7,515,407 05
Total.....		$26,205,154 41

Disbursements.

Losses by death....	$1,408,519 87	
Dividends and return premiums on canceled policies.	2,263,392 07	
Life annuities, matured endowments and re-insurance..	50,606 56	
Commissions, brokerages, and agency expenses.....	540,975 95	
Advertising, and physicians' fees..	111,631 71	
Taxes, office and law expenses, salaries, printing, revenue stamps, etc.....	255,185 49	4,630,311 65
Total.....		$21,574,842 76

Assets.

Cash in Trust Co., in bank and on hand,	$2,242,746 64	
Invested in United States, New York State, and other Stocks (market value $4,227,397 83), cost.....	4,140,518 95	
Invested in New York City Bank Stocks (market value $46,827 50), cost.....	41,549 00	
Real Estate.....	1,708,174 14	
Bonds and mortgages (secured by real estate valued at $26,000,000 00, buildings thereon insured for over $11,000,000, and the Policies assigned to the Company as additional collateral security)....	11,390,534 23	
Loans on existing Policies (the reserve held by the Company on these Policies amounts to $4,069,991 51).....	986,244 08	
Quarterly and semi-annual premiums due subsequent to Jan. 1, 1873.....	591,405 51	
Premiums on existing Policies in course of transmission and collection (estimated reserve on these Policies, $800,000, included in liabilities).....	272,484 75	
Amounts due from agents.....	29,033 08	
Interest accrued to Jan. 1, 1873.....	112,152 33—	$21,574,342 75
ADD		
Excess of market value of securities over cost.....		92,157 39
Cash Assets, Jan. 1, 1873,		**$21,667,000 14**

APPROPRIATED AS FOLLOWS:

Amount of adjusted losses due subsequent to January 1, 1873.....	$281,542 60	
Amount of reported losses awaiting proof, etc.....	192,670 00	
Amount reserved for reinsurance on existing policies, insuring $117,621,753 21 participating insurance (at four per cent. Carlisle net premium)— $1,000,852 65, non-participating (at five per cent. Carlisle net premium)	19,413,926 46	
Balance of return premium of 1872, payable during the year 1873.....	131,436 76—	$20,024,575 22
Divisible Surplus,		**$1,642,424 92**

From the undivided surplus of $1,642,424 92 the Board of Trustees has declared a reversionary dividend available on settlement of next annual premium, to participating Policies, proportioned to their contribution to surplus. The cash value of such reversion may be used on settlement of premiums, if the policy-holder so elect.

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(*Continued on top of next column.*)

(*Continued from preceding column.*)

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Cash Assets, Jan. 1, 1873.....$886,540 40
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OFFICE OF THE

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NEW YORK, January 24th, 1873.

The Trustees, in conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st December, 1872:

Premiums received on Marine Risks, from 1st January, 1872, to 31st December, 1872.....		$5,918,019 95
Premiums on Policies not marked off 1st January, 1872.....		2,070,659 45
Total amount of Marine Premiums.....		$7,988,679 40
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.		
Premiums marked off from 1st January, 1872, to 31st December, 1872.....		$5,776,518 70
Losses paid during the same period.....	$2,389,844 82	
Returns of Premiums and Expenses.....	$1,055,707 63	

The Company has the following Assets, viz.:

United States and State of New-York Stock, City, Bank and other Stocks...	$8,443,730 00
Loans secured by Stocks, and otherwise.....	3,480,100 00
Real Estate and Bonds and Mortgages.	217,000 00
Interest, and sundry notes and claims due the Company, estimated at.....	409,903 18
Premium Notes and Bills Receivable..	2,755,574 14
Cash in Bank.....	265,008 81
Total amount of Assets.....	$15,571,206 13

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next.

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		$40,500,098 23

DISBURSED IN 1872.

TO POLICY-HOLDERS:		
For claims by death and matured endowments	$2,211,991 56	
Surplus returned to Policy-holders	2,906,213 09	
Lapsed and surrendered Policies	678,809 91	
		$5,797,014 76
EXPENSES:		
Commissions to Agents	$586,405 12	
Salaries of Officers, Clerks, and all others employed upon salaries	65,496 36	
Medical Examiners' fees	15,142 00	
Printing, Stationery, Rent, Advertising, Postage, Exchange, etc.	69,226 45	
		734,268 93
TAXES, AND PROFIT AND LOSS		289,153 96
		6,820,436 54
		$33,679,661 69

BALANCE, NET ASSETS, DECEMBER 31, 1872.

SCHEDULE OF ASSETS:

Loans upon Real Estate, first lien, value	$17,652,902 32
Loans upon Stocks and Bonds, value	298,503 28
Premium Notes on Policies in force	8,800,067 92
Cost of Real Estate owned by the Company	1,139,972 47
Cost of United States Registered Bonds,	1,630,866 80
Cost of State Bonds	813,900 00
Cost of City Bonds	2,136,695 00
Cost of Bank Stock	80,305 00
Cost of Railroad Stock	26,000 00
Cash in Bank, at interest	1,094,350 53
Cash in Company's Office	26,782 23
Balances due from Agents, secured	39,386 14
	$33,679,661 69

ADD:

Interest accrued and due	$975,580 29	
Market value of Stocks and Bonds over cost	214,457 52	
Net Premiums in course of collection	38,012 71	
Net deferred quarterly and semi-annual Premiums	28,428 92	
		1,256,479 44
Gross Assets, December 31, 1872		$34,936,141 13

LIABILITIES:

Amount required to re-insure all outstanding Policies, net, assuming 4 per cent. interest	$29,050,000 00	
All other liabilities	747,053 00	
		29,797,053 00
Surplus, December 31, 1872		$5,139,088 13

Increase of Assets during 1872	$2,957,739 47
Ratio of expenses to receipts in 1872	7.53 per cent.
" " " " 1871	8.12 "
" " " " 1870	8.55 "
" " " " 1869	8.45 "
Policies in force, Dec. 31, 1872, 62,868, insuring	$181,896,167 00

JAMES GOODWIN, *President.*

JACOB L. GREENE, *Secretary.*

DUNHAM & SHERMAN,
GENERAL AGENTS,
194 Broadway, New York.

OFFICE OF THE ATLANTIC MUTUAL INSURANCE COMPANY,

NEW YORK, January 24th, 1873.

The Trustees, in conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st December, 1872:

Premiums received on Marine Risks, from 1st January, 1872, to 31st December, 1872		$5,918,019 55
Premiums on Policies not marked off 1st January, 1872		2,070,659 45
Total amount of Marine Premiums		$7,988,679 10
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.		
Premiums marked off from 1st January, 1872, to 31st December, 1872		$5,776,518 70
Losses paid during the same period	$2,389,844 82	
Returns of Premiums and Expenses	$1,055,705 63	
The Company has the following Assets, viz.:		
United States and State of New-York Stock, City, Bank and other Stocks	$8,443,750 00	
Loans secured by Stocks, and otherwise	3,480,100 00	
Real Estate and Bonds and Mortgages,	217,000 00	
Interest, and sundry notes and claims due the Company, estimated at	409,903 18	
Premium Notes and Bills Receivable	2,755,374 14	
Cash in Bank	265,008 81	
Total amount of Assets	$15,571,206 13	

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next.

The outstanding certificates of the issue of 1869, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next, from which date all interest thereon will cease. The certificate to be produced at the time of payment, and cancelled.

A dividend of Fifty Per Cent. is declared on the net earned premiums of the Company, for the year ending 31st December, 1872, for which certificates will be issued on and after Tuesday the First of April next.

By order of the Board,
J. C. CHAPMAN, Secretary.

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DIED.

[*Official.*] DEPARTMENT OF STATE, WASHINGTON, D. C., March 20, 1873.

Information has been received at this Department from Mr. Dexter E. Clapp, the Consul of the United States at Buenos Ayres, of the death, on the 3d of July, 1872, at Buenos Ayres, of FRANK PRATT, seaman of the vessel "John Zitlosen." The legal representatives of the deceased can obtain further information by applying to this Department.

[*Official.*] DEPARTMENT OF STATE, WASHINGTON, D. C., March 21, 1873.

Information has been received at this Department from Mr. J. Donaldson Long, the Vice-Consul of the United States at Montevideo, Uruguay, of the death, on the 17th of September, 1872, at Sea, of E. J. MOLLENBURG, seaman of the ship or vessel "Serene."

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*ONE CURE FOR BURGLARY.**

BY HENRY WARD BEECHER.

I MENTION, first, what perhaps will not carry your conviction as it does mine—the cowardice of the householder. It is a low and poor application of the great doctrine of peace (which certainly is the ideal of Christianity, and is to be reached as soon as practicable) which teaches men that they had better allow their houses to be broken open and rifled rather than send to judgment unprepared the miscreant burglar. It is an utterly false view of this doctrine which men have who think that this sense of mercy to the culprit should be stronger than the sense of one's duty to protect his property. Partly from cowardice, and partly from a badly educated view on this subject, men will not defend their premises—or there is only here and there one that will do it. If every man felt that when he became a householder he was entrusted by the community with a fort, and was held responsible for the defence of that fort against all the enemies of society; and it was understood that whoever attempted to take it put his life in his hands, and exposed himself to just penalties; that he took upon himself the risk of blood and death, as the man does who attempts to take a man-of-war or a military fort, I think it would vastly raise the tone of conscience in the criminal classes; but if the theory prevails that a man may, with impunity, when his house is entered, lie still, and white as the sheet that covers him in bed, saying, "Take my watch, and my wife's jewels, only don't take my life, and let me not take yours"—if that theory prevails, and men play coward in their own households it is an invitation and an encouragement to every sneak-thief and every murder-thief. No man is fit to keep house who is not fit to defend it by his right hand and arm, with anything that he can seize. Every man ought to have a sentiment of honor that shall be as vivid and intense in his own house as if he were the commander of a ship or a fort. The community would join together and cry, "Dastard" of a man in charge of a fort who should pull down his flag and retreat with his forces, when it was attacked, because he did not like to fire off his cannon, lest he might kill somebody, or do some harm; but the presumption is that nineteen out of twenty would consider themselves well off, when their premises are invaded, if by compromising they could get rid of the invader by the sacrifice of a few hundred dollars, without being killed themselves or killing him. But let there be a general presumption that he who attacks a house will lose his life, and the number of crimes by theft and robbery would be greatly diminished.

I say that it is a Christian duty for men to fortify their houses. All the houses on my street have been entered—some of them time and again. It is a shame to build houses, or to leave them, so that they can be easily entered.

It is impunity—impunity founded on cowardice—impunity founded on a bad interpretation of Scripture, that makes it so easy for men to rob houses and escape.

Now, while you are cursing the thief, save a little bit of the censure for yourself. There is blame at home.

* From a Sermon entitled "Crime and its Remedy," in No. 3, Vol. X., of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

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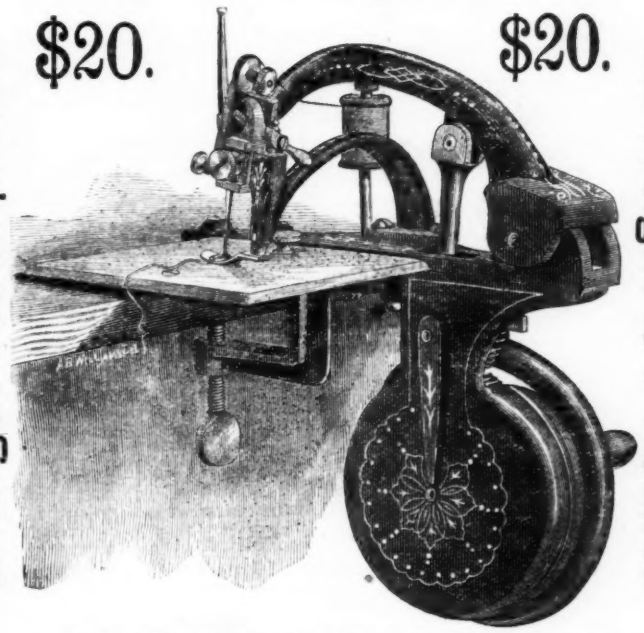

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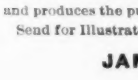

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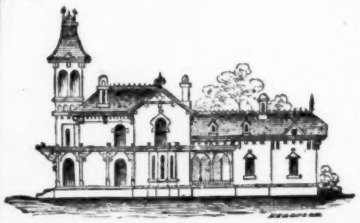

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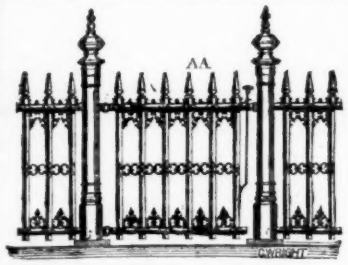

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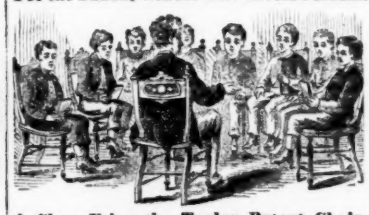

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Premiums on Policies not marked off 1st January, 1872	2,070,659 45
Total amount of Marine Premiums	$7,988,679 40
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.	
Premiums marked off from 1st January, 1872, to 31st December, 1872	$5,776,518 70
Losses paid during the same period $2,389,844 82	
Returns of Premiums and Expenses $1,055,707 63	

The Company has the following Assets, viz.:

United States and State of New-York Stock, City, Bank and other Stocks	$8,443,730 00
Loans secured by Stocks, and otherwise	3,480,100 00
Real Estate and Bonds and Mortgages,	217,000 00
Interest, and sundry notes and claims due the Company, estimated at	409,966 18
Premium Notes and Bills Receivable	2,755,374 14
Cash in Bank	265,098 81
Total amount of Assets	$15,571,206 13

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next.

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ANTIQUITY NOT A SURE AUTHORITY.*

BY HENRY WARD BEECHER.

ALL truth is relative to the person by whom it is applied. Every man has his specialty which renders it impossible for him to take the shape, the color, the proportions, the exact elements of discrimination, which belong to the mind of any other person. No two persons ever agree. No two persons ever see alike, or hear alike, or feel alike, or think alike.

I have a kaleidoscope at home (just now that is the plaything), and in turning it round probably five hundred times, and causing thousands of combinations, I have never seen two combinations in it that were alike. There are just so many (twenty or thirty) pieces of glass in it; and the sphere is very small in which they work; and yet, the combinations are never repeated, are never reproduced. I do not know as they would be if I were to turn the kaleidoscope five hundred years. Although there are only twenty or thirty of these bits of glass, there is always some little difference in the combinations which they form, and which report themselves to the eye.

If that be so in respect to twenty or thirty little bits of glass, which maintain their own individual forms, and can only change in their relative positions, what a kaleidoscope the human mind must be, that has thirty or forty feelings, which are never the same, which are always changing in quality and intensity, and each of which forms endless combinations with the others! A vast, voluminous, intricate, changing thing, in its outworking, would the human mind seem to us to be if we had an eye of divinity by which we could give form to all the thoughts and feelings of men as they flow out. No two men think like each other; and no man thinks like himself in any two consecutive moments.

When, therefore, bodies of men attempt to impose their views on their fellow-men, they act contrary to the nature of the mind, and contrary to the experience of mankind. Views so imposed cannot be helpful or profitable. No wise man will ever reject or neglect the results which have been arrived at by any other wise man, or any body of wise men; he will always look with great respect, and with a recognition of the presumption of their truth on things which have come down through long periods, and which have approved themselves to generations of men; but no certainty attaches to them. We cannot afford to take them as absolute. There is nothing infallible but God; and he is hid.

* From a Sermon entitled "Reason in Religion," in No. 4, Vol. X., of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

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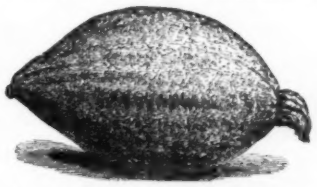

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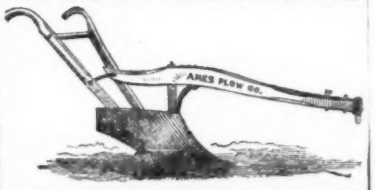

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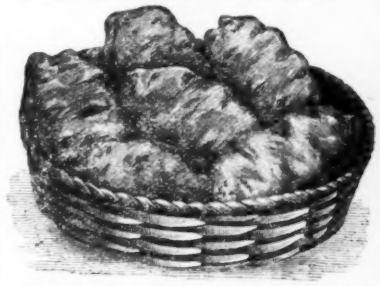

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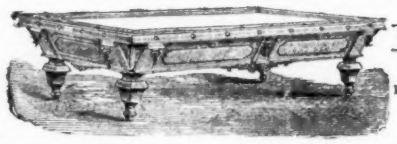

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Premiums on Policies not marked off 1st January, 1872		2,070,659 45
Total amount of Marine Premiums		$7,988,679 40
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Cash in Bank		265,068 81
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THE MEANING OF TROUBLE.*

BY HENRY WARD BEECHER.

MEN often think that suffering is punishment. When they come into trouble, they say, "What have I done that God should punish me?" As if this were the supreme idea of providential grace! As if this were an honorable interpretation of the great constitution which belongs to all time, and to the race! As if suffering were necessarily punishment! Sometimes it is; but for the most part, in this world, it is not. It is said that suffering is the penalty for the violation of law. Yes, *Penalty*, but not *Punishment*. Law violated, acts back, as it were, upon men in the form of suffering; but suffering is not necessarily a sign of disfavor. It is the hint to a man that he is out of the way; but there is nothing ignoble in it. Because I am not born with a knowledge of law, I am not to blame. It is not my fault that I was a baby before I was a man. It is not my fault that I had to learn to walk, that my starch-like bones had to acquire strength in walking, and that I had to learn by stumbling. God chastises men, but not in anger. And when he is building them up; when, having sprung from the earth, they are getting rid of its dust; when they are working from lower to higher conditions; when there are a thousand things that they do not know, that have not been revealed to them, and they are set, without implements, to perform great tasks in a world like this, it is a shame to say that the troubles which come upon them are mainly punishments.

In this noble chapter, the apostle himself, whoever he is, disdains that view, and says that pain and suffering are a part of the constitution of life. This is the banner that is unrolled from the great cloud which has brooded on the earth.

"*Whom the Lord loveth he chasteneth, and scourgeth every son whom he receiveth.*"

That is a part of the constitution by which men are lifted from a lower to a higher sphere; from imperfection toward perfection.

The string that has been out of tune, low down, upon which the key is placed, comes groaning and sighing up to its concord; and are the sighing and groaning a sign of disgrace and penalty in the string? It must come into tune with the other strings, and the groaning and sighing are simply caused by the process of bringing about that result.

Now troubles and weaknesses are, as it were, prophets' eyes looking for strength; and the drift or intent of trouble and sorrow in the world is up-building, plenitude, reparation, restoration, and final glorification.

* From a Sermon entitled "The Discipline of Trouble," in No. 5, Vol. X., of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

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Loans secured by Stocks, and otherwise	8,480,100 00
Real Estate and Bonds and Mortgages	217,000 00
Interest, and sundry notes and claims due the Company, estimated at	409,903 18
Premium Notes and Bills Receivable	2,755,574 14
Cash in Bank	355,098 81
Total amount of Assets	$15,571,306 13

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next.

The outstanding certificates of the issue of 1869, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next, from which date all interest thereon will cease. The certificate to be produced at the time of payment, and cancelled.

A dividend of Fifty Per Cent. is declared on the net earned premiums of the Company, for the year ending 31st December, 1872, for which certificates will be issued on and after Tuesday the First of April next.

By order of the Board,
J. C. CHAPMAN, Secretary.

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CASH CAPITAL	$2,500,000 00
ASSETS, January 1, 1873	4,446,858 78
LIABILITIES	500,914 19

CHAS. J. MARTIN, President.
J. M. WASHBURN, Secretary.

HANOVER FIRE INSURANCE COMPANY, 126 BROADWAY, NEW YORK.
Cash Assets, Jan. 1, 1873 ..... $886,540 40
B. S. WALCOTT, President.
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* From a Sermon entitled "Immortality," in No. 6, Vol. X., of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

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* From a Sermon entitled "The Narrow Way; The Light Burden," in No. 8, Vol. X., of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

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FOREIGN NOTES.

THE English "National Union for promoting the Higher Education of Women" has undertaken to establish courses of lectures on physiology in London and the suburbs, for ladies and teachers in private girls' schools. A lady is to give assistance, and Professor Huxley has highly recommended one whom he believes to be every way competent to the work. Miss Nightingale has said that it is to women that we must look, first and last, for the application of physiological knowledge as far as the care of household health is concerned, and high authorities aver that a generation of women educated to understand and act in accordance to hygienic laws would do more for the promotion of a higher standard of health than a whole army of doctors.

—After two years and a half of possession of Rome, the Italian Government has found courage and a favorable opportunity to deal with the numerous religious bodies which have nestled in the capital of Catholicism, and many of which are in the hands of foreigners. It has been determined to carry through a scheme for subjecting these institutions to Italian law, and dealing with them as considerations of public good may demand. Their lands will be no longer held as they have been, without regard to public improvement, and many of their buildings will disappear before the march of renovation, while the organizations themselves must show that they are in some way of practical utility, or they will be suppressed.

—The question of education for women is debated with increasing interest and earnestness throughout Germany. A recent proposal is to secure, by law, to women an opportunity to follow the profession of apothecaries, of whom there is a great dearth in the small country towns. The Amsterdam Industrial School for Women, established in 1869, has already fully prepared five young women for the profession of dispensing chemists, and seven more are pursuing a similar course of study. The German proposal is that German young women be trained in the same way to supply the German demand for chemists and apothecaries, thereby opening another avenue of employment to the daily increasing number of unemployed women.

—The *Saturday Review* says, that the two standing difficulties of the English Liberals are that they have no programme for the future, and that their leaders are wearied out with the labors of office; that the Conservatives will win largely in the next election, but must win something like a clear balance of forty seats in England alone to enable them to take office with credit; and that there is no prospect that these forty seats can be found. It is confessed that Scotland is hopelessly Liberal, and that Ireland will only increase the number of its members on whom no party dependence can be placed.

—The Turkish Ministry of Justice has issued an official notification, forbidding the ushers and warrant and summoning officers of the Supreme Court of Justice from making any pecuniary demands, on any pretext whatever, upon parties to suits. This abolition of *backshish*, if carried out, will work a great reform in Turkish administration, the great ineradicable evil of which has been a universal system of bribing. The new Minister of Justice, Midhut Pasha, has had the courage to attempt this reform, but he is supported also by the Grand Vizier.

—The *Spectator* relates a recent instance of the condition of Russian army officers, and says that there is no little reason to suspect that Russian military discipline, tested as that of France under the last Empire was, would be found hardly more capable than the French of answering the purpose in a great war. It appears that ignorance and insolence characterize the officer class, and that contempt of the simplest hygienic regulations very much reduces the efficiency of the rank and file.

—The great Newcastle Congress of friends of co-operation, the fifth annual meeting of the kind, which was made the occasion of a monster gathering of some 200,000 people, to demonstrate for labor reform and universal suffrage, turned attention chiefly to the question of co-operative production, as far more important than co-operative distribution, to which co-operation has been chiefly confined thus far. The discussion developed great divergence of views among the theorists of the movement.

—Constantinople is to have, for the first time under Moslem rule, a public exhibition of paintings, in disregard of the fanatical scruples which have so long forbidden the Turks to tolerate the representation of the human form by brush or chisel. The Turkish painter, Ahmed Effendi, initiated the movement, with hearty support from the Government.

—A recent publication on the subject shows the Portuguese slave-trade was never so extensive as it is now, and that it is aggravated by cruelties that have shocked even the Arabs on the coast, while the victims are described by the brutal traders as "free negroes."

PROSPECTUS

OF THE

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Continued in opposite Column.

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12. Four small tucks, a double insertion of bias tucking with inserted embroidery, needlework edge, at $2.00.
63. Two clusters of tucks, wide insertion of puffing and embroidery, needlework edge, at $2.10.
49. Linen Drawers, six tucks and hem, at $1.45 and $1.75.
50. Linen Drawers, six tucks, needlework edge, at $2.40.

☞ Send length and size of band.

SKIRTS.

1. Two clusters of five tucks, broad hem, at 88c.
56. Fifteen tucks in three clusters, broad hem, at $1.00.
4. Two clusters of five tucks each, with ruffle, at $1.30.
8. Ten tucks, wide cambric flounce, at $1.75.
48. Five tucks, wide side-plaited trimming, each plait stitched down and tied, at $1.85.
9. Two clusters of five tucks each, two alternate cambric ruffles, at $1.95.
61. Two clusters of five tucks each, needlework edge, at $2.25.
12. Three clusters of 4, 5, and 6 tucks each, with 3 alternate cambric ruffles, at $2.50.
13. Twelve tucks in three clusters, broad needlework edge, at $3.00.
15. Six wide tucks, a 4-inch insertion of bias tucking, needlework edge, at $4.00.
16. Three tucks, two rows of bias tucking, insertion of cambric puffing, needlework edge, at $4.25.
17. Two clusters of three tucks each, two rows of 3-inch bias tucking, broad needlework insertion and edge, at $5.65.

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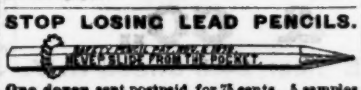

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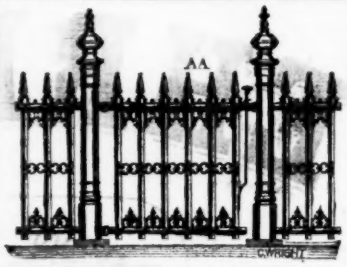

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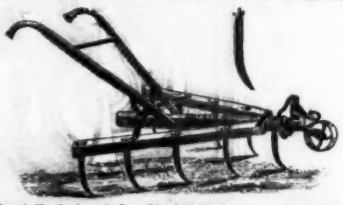

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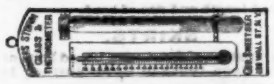

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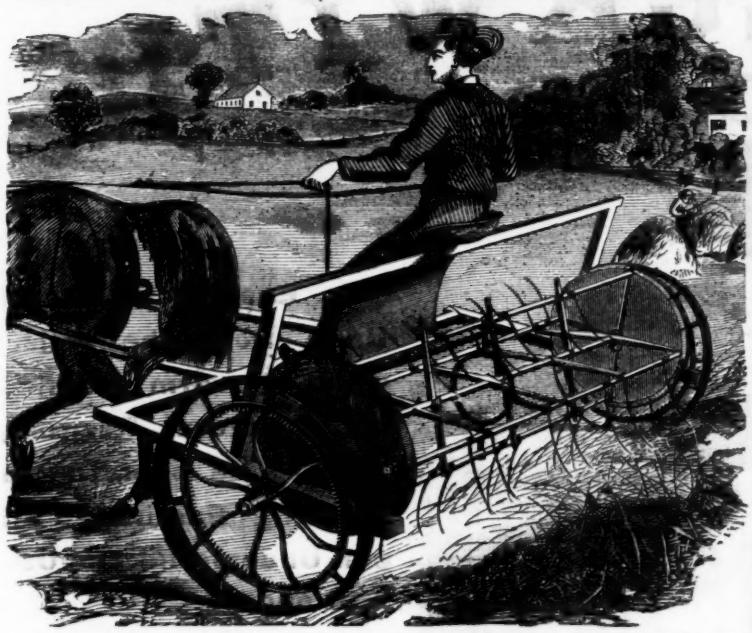

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Until this simple and easy mode of operating a machine was discovered, there seemed to be no alternative to the deleterious effects of the treadle, as both hands were required to manage and guide the work. But now, large or small garments are spread upon the broad surface of a table, to which the machine can at once be fastened, while it feeds the goods from the table to the lap, and leaves the right hand entirely disengaged to ply the wheel, with no thought of fatigue to the most delicate lady. Hence the Beckwith $20 machine comes as a TIMELY BOON to relieve woman from the

TOILSOME TREAD OF THE TREADLE.

It is estimated that fully one half of all the machines purchased are seldom if ever used, on account of their ruinous effects upon the health. This evil had already assumed such an alarming aspect that the Massachusetts Board of Health at last carefully investigated this important subject, by enlisting the services of many leading physicians, who have reported the result of their careful investigations and experience, making over forty pages of their Annual Report of 1872. Every word of this report should be read by all mothers and daughters in the land, as words of warning from a purely philanthropic source and unquestionable authority. Space will only allow us to give a few extracts:

Page 198, *Mass. State Board of Health*, 1872.

"Many cases investigated. I have been chiefly engaged in teaching medicine in different medical colleges in the United States during the last twenty years. I have often seen cases, in consultation, where there was reason to believe that 'lameness of limbs and back, dyspepsia, lung disease, nervous disease or depression, menorrhagia, dysmenorrhœa, amenorrhœa, leucorrhœa, displacements, inflammations, and miscarriage,' have been caused by the use of the sewing-machine by foot-power. I have no doubt whatever that this employment among females is more powerful and efficient in the production of diseases of various kinds in that sex than almost all other causes combined."

"Among the patients of a higher class, who only use a machine occasionally, I am almost always obliged to forbid its use, so long as the slightest uterine or ovarian disease remains, as its use for only an hour a day is sure to be followed by an increase of all the bad symptoms."

"There is one family of four girls in this town, not one of whom can run a machine an hour without bringing on excessive leucorrhœa."

"I have attributed much debility to the use of these machines. I have a patient with bands of adhesion running from the uterine neck to the posterior wall of the vagina, which I believe to have been produced in this manner. The patient ran a machine theee years, and was quite well previously. She has been married several years and has had no children."

As the Velocipede soon ran into disrepute with the men by its ruinous effects upon their health, so must a similar motion in the foot-power of Sewing-Machines compel women to abandon their use.

A jeweller who has *stood* by his lathe for years remarked in our store a few months since, that "no man (much less a woman) could *sit* to a treadle with the limbs in the position that woman is compelled to take while operating a Sewing-Machine, and endure it. While the limbs are thus curved (he went on to remark) with the muscles not in the least distended, all the force that is applied to the machine comes directly upon the lower portion of the spine."

We have no desire to overestimate the merits of this remarkable invention, much less would we in the least misrepresent the unfortunate results of the treadle movement, but it has already become a fact too well known, that something must be done to alleviate woman in this indispenable branch of her domestic duties, or the loss of her vital energies will be seriously felt upon the present and future generations of the race. If the Beckwith Machine is but one step in that direction, every philanthropic heart will rejoice. We have reason to believe that our $12 machine took that step, and the thousands of grateful responses from all quarters bear ample testimony to the fact. Thus encouraged we have with the greatest care studied the demands of the hour, and now with a machine four times the weight of the $12 one, we have the $20 machine of only seven pounds weight, that we feel confident will not disappoint its friends, nor the ardent hopes of an appreciative public.

It is also estimated that not less than one-fourth of all the machines purchased are useless, owing to their complications, which not only renders them unintelligible, but also liable to get out of order. The four-motion feed alone on some of our high priced machines has seventeen pieces, many of them light and fragile. Some of these pieces make four motions to every stitch. In making 800 stitches per minute will give 3,200 motions a minute, or 192,000 motions every hour! Remember this is only to feed the goods. Add to these the complications of the shuttle, with all its intricate bearings and many other complications too numerous to mention, need we wonder, in spite of mechanical skill, that some one of these delicate parts are liable any moment to fail? Or that the force required to propel them with such velocity, together with their bulky, ponderable proportions, should make such inroads upon even the strongest constitutions. But, doubtless, it will seem incredible when we assure you that with

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CONDITIONS OF CRITICISM.*

BY HENRY WARD BEECHER.

RELIGION is experimental, then; and no man can argue scientifically against it without putting himself into the conditions of religion itself. I have said that the Word of God is essentially spiritual in its interior nature; and that we are to interpret it by the experience of our own best inward being; and that though there are liabilities to error in it, there are no more there than in everything else that we investigate. When scientific men tell me that the great historic facts of the Bible are not to be relied upon, I tell them that the Bible does not consist of historic facts. I think I might almost say that you might take out from it every vestige of historic facts—if you would leave the revelations of the character of God, of the nature of man, and of human destiny—without materially diminishing its value. The essential part—the experience of holy men in every age of the world—would still remain. It would be more difficult to get at it and use it; but the validity of the Bible would not be destroyed. . . . .

There is a witness of the Spirit of God, a moral intuition, which is not infallible, but which comes nearer to infallibility than the lower forms of reason. If you would criticise the Bible, you must not look at its external features, but at its internal qualities . . . . And I declare that no man can set aside the Word of God on grounds of science who cannot sastsfactorily show that he has taken the Word of God where it stands, as it is, and according to its own conditions. If the man has felt his inferiority; if he has felt his sinfulness; if he has felt a yearning that did not know how to help itself; if he has felt the influence and outburst of the divine nature in his soul, let him doubt God if he wants to; but sooner will men who have found diamonds or pearls throw them away, than he who has felt what is the real Spirit of God will reject it.

* From a Sermon entitled "The Bible to be Spiritually Interpreted," in No. 11, Vol. X., of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

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WE have already alluded to the prosperous condition of this Life Insurance Company, located in this city, of which Edson Fessenden is the President and James F. Burns, Secretary. A more careful investigation of its last annual statement, just published, warrants us in submitting to the readers of the *Times* some farther remarks upon its rapid progress to popular favor and its remarkably prosperous condition at the present time.

Let us compare its condition ten years ago with what it is at the present time. In the year 1862 and 1863 it issued 1,717 policies; its income was $125,672; dividends, $1,244; losses by death, $58,600; assets, $437,933. Here was the business of two years.

In 1872 it issued 10,527 policies; its income was $3,413,752.45; dividends, $943,441.71; losses by death, $831,116.32; net assets, $8,209,325.07.

This increase of business and assets in the short period of ten years is worthy of special notice. An income in 1872 of near three and a half millions of dollars, against one hundred and twenty-five thousand six hundred and seventy-two dollars in 1862 and 1863; it is near thirty to one. Over ten thousand poilcies last year against seventeen hundred in two years only ten years ago. Its net assets amount to over eight millions now; then less than half a million—more than sixteen to one. This wonderful increase is not the result of a single jump. It comes of regular yearly advances, showing the solidity and permanency of this signal prosperity. For instance, the net assets of the company at the opening of the year 1872 amounted to $7,510,614.05; at the commencement of 1873 they were $8,207,325.07—an increase during the year 1872 of $698,611.02.

The Phœnix has now 33,020 policies in force, covering $71,910,267. Valued by the New York standard, these policies are worth $6,776,117, and other liabilities carry its obligation up to $7,009,493.57. Deducting this from its net assets, and the company has a *surplus* of $1,199,831.50.

The officers lay these facts before the public with the assurance that they cannot be equaled in comparative strength by the statement of any company in New England, if, indeed, by any in the country, though a few others have a larger aggregate of assets. No company in this city equaled it last year in the number of policies issued. Only one came within 2,000 of it, and the others were from 5,000 to 9,000 below it.

In this sterling condition of its finances, in its great and increasing prosperity, and in the firm hold it has upon public confidence, the Phœnix may with a due degree of pride and satisfaction, publish the details of its business and it solid condition.—*Hartford Times.*

INSURANCE.

ANNUAL STATEMENT OF

The Phœnix Mutual

LIFE INSURANCE COM'Y OF HARTFORD, CONN.

Net Assets, Jan. 1, '72, $7,510,614.05.

INCOME IN 1872.

From premiums	$2,942,489 74	
From interest	471,262 71	
From agents' balances paid and increase in value of investments	22,144 04	
		$3,435,896 49
		$10,946,510 54

DISBURSEMENTS IN 1872.

TO POLICY HOLDERS.

Paid claims by death	$878,499 66	
Paid dividends	995,443 12	
Paid for lapsed and surrendered policies	306,084 07	
	$2,180,026 85	

EXPENSES.

Paid for commissions, salaries, and all other agency expenses	$364,684 18	
Paid medical examiners' fees	30,821 50	
Paid salaries of officers and office employees	34,515 52	
Paid taxes	46,328 54	
Paid re-insurance	1,272 68	
Paid all other expenses	79,536 20	
	$557,158 62	
		$2,737,185 47
		$8,209,325 07

ASSETS.

Loans on bond and mortgage	$2,975,302 46
Loans on collateral security	101,579 13
United States registered bonds	278,993 75
State and county bonds	66,000 00
Railroad bonds	43,000 00
Gas Company stocks	18,150 00
Bank stocks	182,720 00
Cash on hand and in banks	118,678 53
Premium notes on policies in force	3,551,237 01
Accrued interest on investments	101,834 63
Premiums in course of collection	538,942 19
Deferred quarterly and semi-annual premiums	135,904 20
All other assets	96,983 16
	$8,209,325 07

LIABILITIES.

Net present value of all outstanding policies, New York standard, Jan. 1st, 1873	$6,776,117 00	
All other liabilities	233,376 57	
		$7,009,493 57
SURPLUS		**$1,199,831 50**

Number of policies issued in 1872	10,527
Amount insured	$21,751,734
Whole number of policies in force	33,020
Whole amount insured	$71,910,267

E. FESSENDEN, President.

JAMES F. BURNS, Secretary.

Business of Connecticut Companies in 1872.

	No. of Policies.	Amount Insured.
Hartford Life and Annuity	1216	$2,487,691
Connecticut General Life	1260	2,536,480
Travelers Life and Accident	2388	4,050,505
Continental Life	2947	5,021,010
Connecticut Mutual Life	5117	13,186,515
Charter Oak Life	5929	12,246,591
Ætna Life	8791	15,335,187
Phœnix Mutual Life	**10,527**	**21,571,734**

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HENRY WARD BEECHER, Editor.

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INCOME IN 1872.

From premiums	$2,942,489 74	
From interest	471,262 71	
From agents' balances paid and increase in value of investments	22,144 04	
		$3,435,896 49
		$10,946,510 54

DISBURSEMENTS IN 1872.

TO POLICY HOLDERS.

Paid claims by death	$878,499 66	
Paid dividends	995,443 12	
Paid for lapsed and surrendered policies	306,084 07	
	$2,180,026 85	

EXPENSES.

Paid for commissions, salaries, and all other agency expenses	$664,684 18	
Paid medical examiners' fees	30,871 50	
Paid salaries of officers and office *employees*	34,515 32	
Paid taxes	46,328 54	
Paid re-insurance	1,272 68	
Paid all other expenses	79,536 20	
	$857,158 62	
		$2,737,185 47
		$8,209,325 07

ASSETS.

Loans on bond and mortgage	$2,975,302 46
Loans on collateral security	101,579 13
United States registered bonds	278,993 75
State and county bonds	66,000 00
Railroad bonds	43,000 00
Gas Company stocks	18,150 00
Bank stocks	182,720 00
Cash on hand and in banks	118,678 53
Premium notes on policies in force	3,551,237 01
Accrued interest on investments	101,834 63
Premiums in course of collection	538,942 19
Deferred quarterly and semi-annual premiums	135,904 20
All other assets	96,983 16
	$8,209,325 07

LIABILITIES.

Net present value of all outstanding policies, New York standard, Jan. 1st, 1873	$6,776,117 00	
All other liabilities	233,376 57	
		$7,009,493 57
SURPLUS		**$1,199,831 50**

Number of policies issued in 1872	10,527
Amount insured	$21,751,734
Whole number of policies in force	33,020
Whole amount insured	$71,910,267

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Business of Connecticut Companies in 1872.

	No. of Policies.	Amount Insured.
Hartford Life and Annuity	1216	$2,487,691
Connecticut General Life	1269	2,526,480
Travelers Life and Accident	2888	4,059,505
Continental Life	2947	5,021,010
Connecticut Mutual Life	5117	13,185,515
Charter Oak Life	5929	12,246,591
Ætna Life	8791	15,335,187
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LIABILITIES	500,914 19

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From premiums	$2,942,489 74	
From interest	471,262 71	
From agents' balances paid and increase in value of investments	22,144 04	
		$3,435,896 49
		$10,946,510 54

DISBURSEMENTS IN 1872.

TO POLICY HOLDERS.

Paid claims by death	$878,499 66	
Paid dividends	995,443 12	
Paid for lapsed and surrendered policies	306,084 07	
	$2,180,026 85	

EXPENSES.

Paid for commissions, salaries, and all other agency expenses	$364,684 18	
Paid medical examiners' fees	30,821 50	
Paid salaries of officers and office *employees*	34,515 32	
Paid taxes	46,328 54	
Paid re-insurance	1,272 68	
Paid all other expenses	79,536 20	
	$557,158 62	
		$2,737,185 47
		$8,209,325 07

ASSETS.

Loans on bond and mortgage	$2,975,302 46
Loans on collateral security	101,579 13
United States registered bonds	278,993 75
State and county bonds	66,000 00
Railroad bonds	43,000 00
Gas Company stocks	18,150 00
Bank stocks	182,720 00
Cash on hand and in banks	118,678 53
Premium notes on policies in force	3,551,237 01
Accrued interest on investments	101,834 63
Premiums in course of collection	538,942 19
Deferred quarterly and semi-annual premiums	135,904 20
All other assets	96,983 16
	$8,209,325 07

LIABILITIES.

Net present value of all outstanding policies, New York standard, Jan. 1st, 1873	$6,778,117 00	
All other liabilities	233,376 57	
		$7,009,493 57
SURPLUS		**$1,199,831 50**

Number of policies issued in 1872	10,527
Amount insured	$21,751,734
Whole number of policies in force	33,020
Whole amount insured	$71,910,267

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Continental Life	2947	5,021,010
Connecticut Mutual Life	5117	13,185,515
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IN the discouragements of life, too, we need a consciousness of the presence of God. We go out in the morning princes, and we sneak back home again at night slaves. We go out feeling, "What is there that I cannot do?" and we come back feeling, "What is there that I can do?" We go out swelling and tumultuous with a sense of our thought-power, of our organizing power; and we come back feeling that all we have done has been to mix clay and mud, and that the first footfall has destroyed everything that we built up. There is this constant collision between a man's over-estimating himself in buoyant moods, and his under-estimating himself in gloomy moods. There is this everlasting difference all the way through life, between the ideal and the real; between the conceptional and the practical; between the sowing and the reaping. There is this perpetual discrepancy between that which men see, and that which they get and do. And where can a man find, under such circumstances, support and patience in the acquiescence with dull necessity, except in the faith, "God is causing all things to work together for good to them that love him. God is dealing with me, and I feel his inspiration. In the midst of my endeavors I feel my own weakness; but though I am apparently beaten down, abandoned, forsaken, still there is in the nature of God strength and restoration—so that all things, after all, shall work together for good to me." In the thousand despondencies of life, in its over-matched conflicts, in its defeats, in its reactionary periods, in its nights of gloom, in all those experiences which come with infirm and conscious sinfulness there rises up—or may rise up—before every soul, a sense of an over-ruling Providence, an ever-guiding Influence, that shall make up in man for all his deficiencies and mistakes. . . .

My friends, we shall go hence, every one of us. Whatever uncertainties there may be, there is no uncertainty in this: that youth is running toward age, and age toward old age; and that old age, full of weakness and infirmity, will be overtaken by the swinging of the scythe. Though mid-life may escape, the course of life is toward weakness. Immortality does not live here. All strength and power in men is at last overcome. Whatever may be your condition, and whatever may be your wish, one thing is certain: that there draws near to you the time when you must fold the wing, and lay down the strong truncheon, and yield up the spirit. And in that hour when the more we are loved the more helpless is love; in that hour when the richer we are the less able are riches to do anything; in that hour when the more there is about us the less is it flavorsome and desirable; in that hour when heart and flesh fail—we need the comfort of believing, with all our heart and mind and soul, that universal intelligence and universal love preside; that we are leaning on the arm of a God who is never weary; that we are guided by an Eye that never sleeps; that we are safe, and saved by a Heart that never ceases to beat with sympathy and love.

Through all the struggles of life, then, here is this resort; here is this medicine; here is your food; here is your light; here is your aspiration; here is that which shall sustain you while living, comfort you while dying, and bless you with immortality in the life that is to come!

So may it be said of every one of us, when we have passed and gone:

"He endured, as seeing him who is invisible."

* From a Sermon entitled "The Sense of an Ever-Present God," in No. 13, Vol. X., of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

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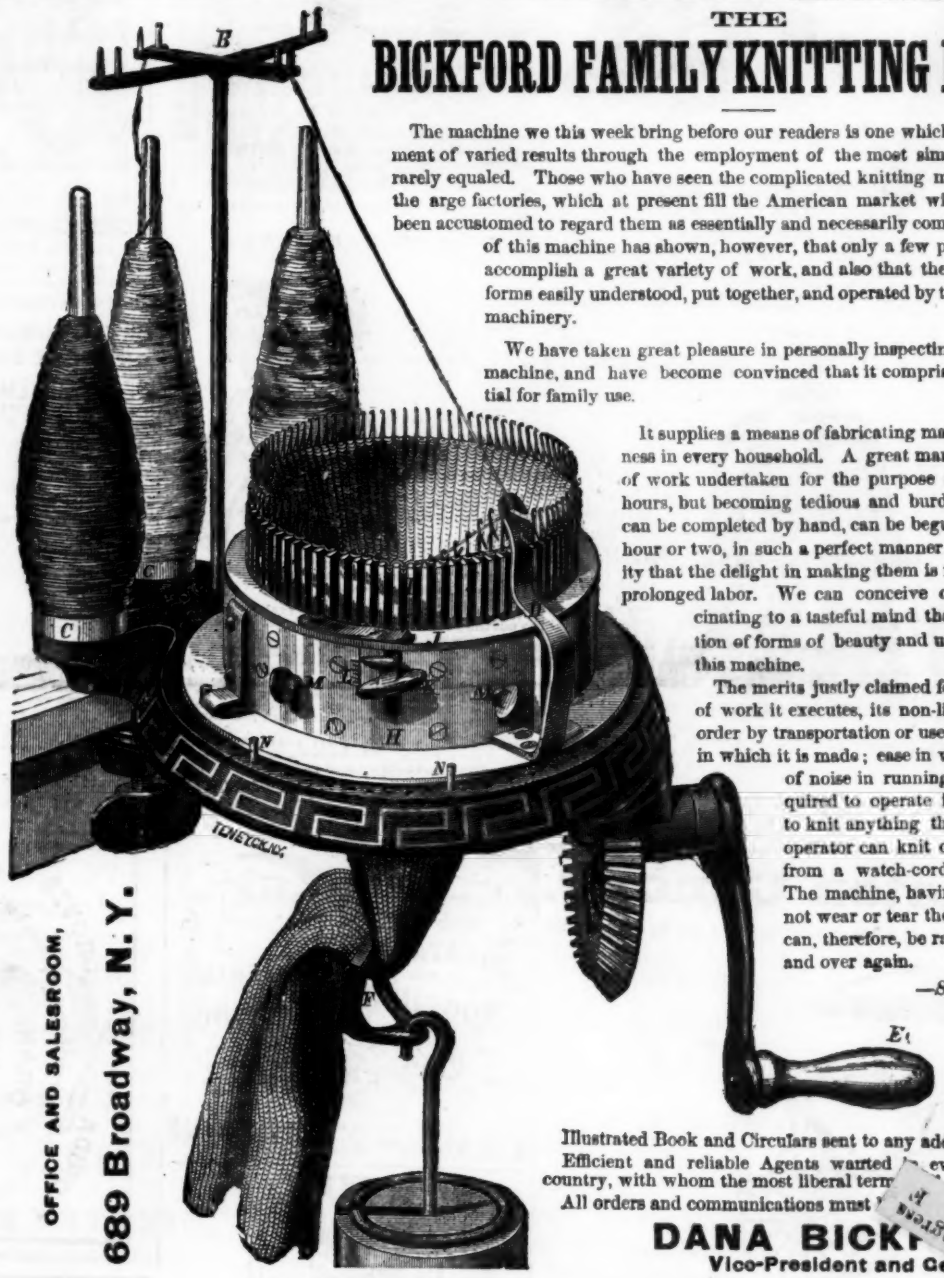

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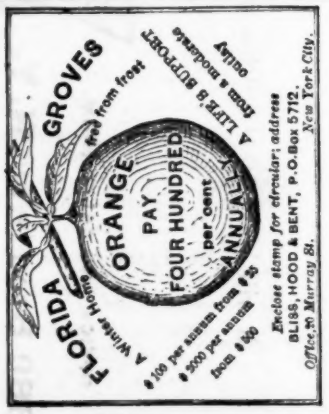

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ANNUAL STATEMENT

OF

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LIFE

INSURANCE COM'Y

OF

HARTFORD, CONN.

Net Assets, Jan. 1, '72, $7,510,614.05.

INCOME IN 1872.

From premiums	$2,942,489 74	
From interest	471,262 71	
From agents' balances paid and increase in value of investments	22,144 04	
		$3,435,896 49
		$10,946,510 54

DISBURSEMENTS IN 1872.

TO POLICY HOLDERS.

Paid claims by death	$878,499 06	
Paid dividends	995,443 12	
Paid for lapsed and surrendered policies	306,084 07	
	$2,180,026 85	

EXPENSES.

Paid for commissions, salaries, and all other agency expenses	$364,684 18	
Paid medical examiners' fees	30,821 50	
Paid salaries of officers and office employees	34,515 52	
Paid taxes	46,328 54	
Paid re-insurance	1,272 68	
Paid all other expenses	79,536 20	
	$557,158 62	
		$2,737,185 47
		$8,209,325 07

ASSETS.

Loans on bond and mortgage	$2,975,302 46
Loans on collateral security	101,579 13
United States registered bonds	278,993 75
State and county bonds	65,000 00
Railroad bonds	43,000 00
Gas Company stocks	18,150 00
Bank stocks	182,720 00
Cash on hand and in banks	118,678 53
Premium notes on policies in force	3,551,237 01
Accrued interest on investments	101,834 63
Premiums in course of collection	538,942 19
Deferred quarterly and semi-annual premiums	155,904 20
All other assets	96,983 16
	$8,209,325 07

LIABILITIES.

Net present value of all outstanding policies, New York standard, Jan. 1st, 1873	$6,776,117 00	
All other liabilities	223,576 57	
		$7,000,493 57
SURPLUS		**$1,199,831 50**

Number of policies issued in 1872	10,527
Amount insured	$21,751,734
Whole number of policies in force	33,020
Whole amount insured	$71,910,267

E. FESSENDEN, President.

JAMES F. BURNS, Secretary.

Business of Connecticut Companies in 1872.

	No. of Policies.	Amount Insured.
Hartford Life and Annuity	1216	$2,487,691
Connecticut General Life	1260	2,536,480
Travelers Life and Accident	2388	4,050,505
Continental Life	2947	5,021,010
Connecticut Mutual Life	5117	13,185,515
Charter Oak Life	5029	12,246,591
Ætna Life	8791	15,335,187
Phœnix Mutual Life	**10,527**	**21,571,734**

INSURANCE.

UNITED STATES

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ORGANIZED IN 1850.

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NEW YORK, January 24th, 1873.

The Trustees, in conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st December, 1872:

Premiums received on Marine Risks, from 1st January, 1872, to 31st December, 1872		$5,918,019 95
Premiums on Policies not marked off 1st January, 1872		2,070,659 45
Total amount of Marine Premiums		$7,988,679 40
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.		
Premiums marked off from 1st January, 1872, to 31st December, 1872		$5,776,518 70
Losses paid during the same period	$2,389,844 82	
Returns of Premiums and Expenses	$1,055,707 63	
The Company has the following Assets, viz.:		
United States and State of New-York Stock, City, Bank and other Stocks		$8,443,730 00
Loans secured by Stocks, and otherwise		3,480,100 00
Real Estate and Bonds and Mortgages		217,000 00
Interest, and sundry notes and claims due the Company, estimated at		409,903 18
Premium Notes and Bills Receivable		2,755,374 14
Cash in Bank		265,098 81
Total amount of Assets		$15,571,206 13

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next.

The outstanding certificates of the issue of 1869, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday the Fourth of February next, from which date all interest thereon will cease. The certificate to be produced at the time of payment, and cancelled.

A dividend of Fifty Per Cent. is declared on the net earned premiums of the Company, for the year ending 31st December, 1872, for which certificates will be issued on and after Tuesday the First of April next.

By order of the Board,

J. C. CHAPMAN, Secretary.

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OF NEW YORK.

Office, 135 Broadway.

CASH CAPITAL	$2,500,000 00
ASSETS, January 1, 1873	4,446,856 78
LIABILITIES	500,914 19

CHAS. J. MARTIN, President.

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THE NATURE AND SOURCE OF TEMPTATION.

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LIKEWISE, hope and fear in men will have an important relation to the power of temptation. There are very many men who feel the pressure of desire and temptation, but who are cautious and calculating. Take a person who is radiant and enthusiastic and imaginative; in other words, take a person who has just the qualities which go to make him a pleasant companion; take a person who is buoyant, and cheerful, and agreeable, and genial, and frank; take a person who is full of hope and expectation—and he acts spontaneously. He talks without stopping to think exactly what he is going to say. He breaks out into action here and there. And as long as he is restrained by relations and circumstances so that he commits no impropriety, it is beautiful; but throw such a person out into life unguarded by any caution and unrestrained by any secretiveness working with conscience, and let him act spontaneously, without calculation, without pausing to inquire what may happen, and, when strong pressure is brought suddenly to bear upon him, he gives way. He is instantly carried away by influences which a more cautious man would avoid by calculation. Such men are destroyed especially by social intercourse and by dissipations. I think it would be found, on investigation, that ninety-five per cent. of all the men who go down under temptation to an unlawful death, are men who were by nature generous, incautious, frank, genial, kindly; and that when temptations sprang upon them they were not held back by fear or calculation. If they had only been cold, if they had only been selfish, if they had only been hard, they would not have been caught so easily. Oh! it is a pity that the things which are so sweet and good turn so quick to acid. And yet, if you look, you will see that it it is the ripest and fairest peach on the whole tree that is bored by the wasp, and has its juice sucked out. There are no such pomologists as insects are. They know the best fruit. And when temptations fly through the community, they often take the best fruits that hang upon the bough of the household—the sweet-hearted, the sympathetic, the impulsive, the beauteous; and when temptation has shaken the tree, if there is any fruit which is not shaken off from the bough, it is the little knurly, sour, worthless crab, that is not ripe, and that is not likely to get ripe. The men that are not overthrown by temptation are often those that are censorious. They are often the critics of those that do fall. They are hard men; they are men that are cold, and that it gives one the chills to shake hands with. They are men that never feel the swell or reverberation of passions in themselves. They are men that go rock-ribbed and stony-hearted along through life, and talk about those who give way to their feelings and go to destruction. They never give way to *their* feelings—that is sure!

* From a Sermon entitled "The Nature and Sources of Temptation," in No. 14, Vol. X., of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.00 per annum.

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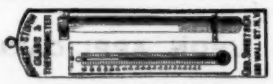

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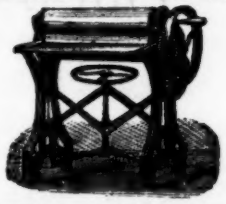

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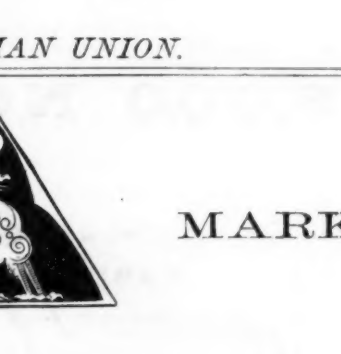

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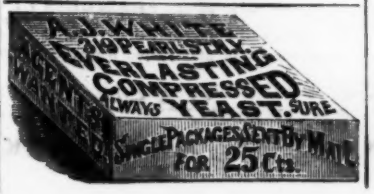

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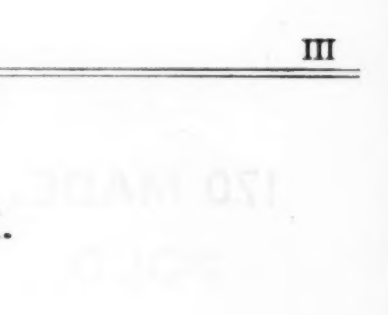

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BY HENRY WARD BEECHER.

"THE government of natural law"—a phrase so much used in our time—does not, then, limit or exclude the idea of a personal government. As a father in the household is able to govern every one of the children personally, and yet have a wise consideration of law, as applied to the clothing, to the feeding, and to the restraining of the whole; as natural law is easily applied by the personal administration of the parent over the child; so, in the larger sphere, we can perceive that God may have a personal government of providence, employing natural law for the execution of his purposes toward his children.

I believe in the existence of laws, and I would encourage any efforts to search them out and bring them more accurately to our knowledge. I should, however, bewail any such belief in the existence of laws in nature as excluded the sense of a personal God who, through those laws and by them, maintained a personal relation to every man, and to his development and fate in the divine providence—a providence which works through laws. I should deplore anything which did away with the belief in a personal God who maintains his relation through and through the organization of nature, and can make it direct or general, as he pleases. The idea of a personal God includes the physical, the magisterial, and the personal element—and in this order. The lowest is the physical, the intermediate is the magisterial, and the highest is the personal.

We frequently meet such loose and careless expressions as this: "I do not believe in a God of force and cruelty; I believe that God is a Father"—meaning by that, moral indifference; meaning that God does not care what men do; that he is so good-natured that he makes no exact rules, and lays no commands upon his children that are coercive or painful. And when I hear men talking thus, I say, at once, this is a paternal government which lays aside natural law. Natural law does not necessarily inhere in paternal government, and the idea that only good nature shall prevail in the divine government is far from correct. Anger, even, is not incompatible with God's character as a Father. It is well, sometimes, to get angry. A man who cannot get angry is like a stream that cannot overflow; that is always turbid; on which float logs, and sticks, and leaves, and dust, and dirt; and which turns into quagmire. Sometimes indignation is as good as thunder. There are thundershowers outside of a man; and what is anger, in this higher sense of the term, but the electric impulse given to every part of a man's nature? Love, without it, is as insipid as molasses! We need the fire, the impulse, the driving-force that belongs to indignation. Not a narrow, selfish kind of anger, nor waspish irritation, not the lower forms of anger; but the large combativeness of the whole soul arraying itself against wrong and evil—that we need, whether it be in God or men.

Far be it from me to suppose that God is a vast pillowy Being, soft as feathers are, white as down is, and powerless as they. Energy, might, intensity of force, belong to our God, and may be consistent with the utmost lenity, and the utmost gentleness, and the utmost love. For love is not one thing; it is the mother of all things. Love is that quiver which has a hundred arrows in it. Sometimes it acts by pleasure, and sometimes by pain; sometimes by persuasion, and sometimes by coercion; sometimes by command, and sometimes by invitation. Out of love come truth and justice, and out of love comes that coercive influence by which justice and truth shall be made to prevail in the world.

Let us not, therefore, preach God's Fatherhood as being a comprehensive title for inanity; for a kind of half-asleep, smiling good-nature, by which men are allowed to do about what they please, and to do it as they please. That view is contradicted not only by the Word of God, but by every ideal through which we form a notion of fatherhood. You do not believe in men and women with such characters as some men attribute to God. The father and mother you look back to and revere, loved you, and you knew they loved you; but they loved you so that they meant to make something of you, and whipped you as well as coaxed you. They sought your good, but they did not spare your cries. They sought by the application of government from the top to the bottom—by the co-operative use of the physical, the magisterial and the personal elements of fatherhood—to bring you to manhood.

Such is paternal government, I think, at large. The love of holiness, the love of truth, the love of purity, the love of love—these are the grand aims which God is pursuing in his great household, for their sake. He chastens whom he loves, and scourges every son whom he receives. No chastening for the present seems to be joyous, but grievous; nevertheless, afterward it yields the peaceable fruit of righteousness unto them which are exercised thereby.

* From a Sermon entitled "The Paternal Government of God," in No. 15, Vol. X., of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.50 per annum.

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